

Complaints Procedure

Kabayan Finance Commitment to Handling Complaints

The following applies to complaints not fully resolved by close of business, on the day following receipt.

Who should you contact?

To ensure we can help resolve your complaint, you should in the first instance telephone Kabayan Finance Limited on 0203 474 0888

Alternatively, please write to the Complaints Manager at the address shown in this leaflet.

What happens next?

Many concerns can be dealt with straight away but sometimes it is necessary for us to look into the matters you have raised in more detail. This may take some time and we may need to contact you to discuss the matter further. Once we have concluded our investigation and/or review we will provide you with a written response.

Keeping you informed of progress

When we receive a complaint, we will send you a letter to acknowledge your complaint. This letter will detail the name of the person dealing with your complaint and will reassure you that we are dealing with it. We will ensure that we regularly update you with the progress of the measures we are taking to resolve your complaint.

After eight weeks from receipt

We will provide you with a final response in writing with the result of your complaint. This could be that your complaint is Accepted, An offer of redress or remedial action although the complaint is not accepted, or that your complaint is rejected and we will provide reasons for this view.

We will also provide you with a copy of the Financial Ombudsman Service's (FOS) explanatory leaflet and explain that if you are dissatisfied with our response you may now refer your complaint to that service and that you have 6 months in which to do so.

If we cannot provide you with our response within eight weeks, we will write to you explaining why this is the case and indicate when a response will be sent to you. You will also be provided with a leaflet from the Financial Ombudsman Service and be advised of your right to take the matter to the Financial Ombudsman Service (FOS) should you be dissatisfied with our progress.

The Financial Ombudsman Service (FOS)

The FOS was set up by law to help settle complaints from:

- Consumers
- Micro Enterprises (a natural or legal person engaged in an economic activity, which employs fewer than 10 persons and has a turnover or balance sheet value of less than €2 million)
- Charities with an annual income of less than £1 million at the time of the complaint
- Trustees of trusts with net asset values of less than £1 million at the time of the complaint

The FOS looks at complaints impartially and seeks to make a fair and reasonable decision based on the facts on each individual case. There are some complaints that the FOS are generally not able to deal with, including:

- A firm's use of its 'commercial judgement'
- The actions of someone else's insurance company
- The way an investment has performed

More information about the FOS can be found at www.financial-ombudsman.org.uk. You can also contact them directly on 0300 123 9 123 or 0800 023 4567 8am to 6pm Monday to Friday.

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