

Complaints Handling Procedures

Introduction

Our Complaints Handling Procedure will be sent to you if you request a copy. Alternatively it may be sent to you with our response to a complaint or included with a letter acknowledging or updating you on your complaint.

Please be assured that we value our customers and take any complaint received very seriously. We view a complaint as an opportunity to identify how we can improve the service we provide to our members.

How can you complain?

If you want to contact us to make a complaint you can do so by writing to the following address:

Kensington Friendly Collecting Society Limited
1-3 Kensington Road
Linthorpe
Middlesbrough
TS5 6AL

Alternatively, you can speak to one of the members of our Customer Services Team by calling 01642 850022. (We may monitor and record calls for training purposes). They will be ready to take your call at any time from Monday to Thursday 9.00am to 4.30pm and Friday 9.00am to 1.00pm.

You can also contact us by e-mail at: info@careyskens.com

What standards do we work to?

Within 5 business days of receiving your complaint, we will send you a letter of acknowledgement, which will include a copy of our complaints procedures. In many cases, we will give you a full response within 5 business days. If this happens, we may not send a separate letter of acknowledgement, but we will ensure that a copy of these procedures is provided to you with our response.

Who will deal with the complaint?

Somebody who has sufficient level of seniority, knowledge and experience will deal with your complaint. Wherever possible, we will ensure that the person was not directly involved in the matter being considered.

What happens next?

Our aim is to let you have a full response within 4 weeks of us receiving your complaint. In this response we will:

- Let you know the outcome of our investigation
- If appropriate, advise you of what we intend to do to rectify the problem
- If we disagree, advise you of your right to appeal to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and how they can be contacted.

What if our investigation takes longer than 4 weeks?

Sometimes an investigation into a complaint can take longer than 4 weeks. If this happens, we will:

- Write to you explaining the reason for the delay
- Try to resolve your complaint within a further 4 weeks.

And if it takes longer than 8 weeks?

In exceptional circumstances, there may be some complaints that take longer than 8 weeks to resolve. If your complaint is one of these, we will:

- write to you again explaining the reason for the delay and giving a revised date for when you can expect a response
- if appropriate, inform you of your right to take your complaint to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and how they can be contacted.

What if you disagree with our decision?

We may reconsider our decision if you have new evidence beyond what you told us in your original complaint. You have 6 months from the date of our final response in which to appeal against our decision. If we have not heard from you in that time, we will consider the complaint resolved.

If you are unhappy with the outcome of our investigations, you may have the right to refer your complaint to the Financial Ombudsman Service within 6 months of our final response. A copy of the Financial Ombudsman Service leaflet is available on request by calling 01642 850022. We may monitor and record calls for training purposes.