

How we'll put things right

If we don't deliver the standard of service you expect, or if we make a mistake, we need to know so we can put things right.



If you're unhappy with any aspect of our service we would like to know about it. We'll investigate the situation and set about putting it right as quickly as we can.

How to make a complaint

You can telephone, write or send an email (please include your account number if you have one and a daytime contact number) detailing your complaint to our Head Office at:

Kent Reliance

OneSavings Bank
Sunderland
SR43 4AB

T: 01634 848944

E: customercomplaints@krbs.com

What happens next?

We aim to resolve all complaints by the close of three business days after the date the complaint is received. If this isn't possible, we'll let you know that we've received your complaint and are investigating it.

Within four weeks of receiving your complaint we'll explain what caused the problem and what steps we've taken to put it right. If we've been unable to settle the complaint by this time then we'll tell you why and what we are doing to resolve the issue. We'll also tell you when we'll be in touch again.

We'll send you a final response within eight weeks explaining the outcome of your complaint.

If you're still not satisfied, or if eight weeks have passed since you first raised your complaint with us, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). We'll send you instructions of how to do so at that point.

We subscribe to the Financial Ombudsman Service

The Financial Ombudsman Service (FOS) provides consumers and certain businesses with a free independent service for resolving disputes with financial organisations.

The FOS will only investigate a case when the financial institution has had the opportunity to put things right. If you're still not satisfied, you must take your complaint to the FOS no later than six months from the date of our final response letter.

Visit the FOS website [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk) for more information about how to take a complaint to them. Their address is:

The Financial Ombudsman Service

Exchange Tower
London E14 9SR

T: 0800 023 4567

E: complaint.info@financial-ombudsman.org.uk

For more information



Visit your local branch



Speak to a member of staff
on **01634 848944**



Go to **kentreliance.co.uk**



Protected

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing, visiting one of our branches or by visiting [kentreliance.co.uk/additional-support](https://www.kentreliance.co.uk/additional-support) for more information.



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