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.



KentReliance

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:

OneSavings Bank
Sunderland
SR43 4AB

T: 01634 848944

E: customercomplaints@krbs.com

Alternatively you can contact a member of staff at one of our branches; details of these can be found on the 'contact us' section of our website **kentreliance.co.uk**

What happens next?

We aim to resolve all complaints by close of business on the third working day after the complaint is received. Our working days are Monday to Friday excluding any national holiday in England. If this isn't possible we'll follow either of the two processes set out below depending on the nature of your complaint:

Complaints relating to payments into and out of your account:

We'll acknowledge your complaint in writing promptly (no later than five working days from the date we received your complaint), to confirm that we're investigating and next steps. We have 15 working days from the date we received your complaint to respond in full. If we're unable to do so within that period, we'll send a holding reply explaining why we're unable to respond in full and providing a deadline by which we'll do so. That deadline may not be more than 35 working days from the day we received your complaint. If we're unable to resolve your complaint, we'll tell you our decision and provide information about your right to appeal to the Financial Ombudsman Service.

All other complaints:

Kent Reliance has eight weeks to resolve your complaint. Within this time, we'll keep you updated on the progress of our investigation in accordance with the Financial Conduct Authority's Dispute Resolution rules. If we're unable to resolve your complaint through our internal procedure, we'll write to you detailing our decision.

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.

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** 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**



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** for more information.

one Savings Bank

Kent Reliance is a trading name of OneSavings Bank plc a company registered in England and Wales (company number 07312896). Registered office: The Observatory, Brunel Way, Dock Road, Chatham, Kent, ME4 4AF. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 530504).

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