



Your guide to our loan complaints procedure

At Kia Finance we value our customers highly and aim to provide a positive experience right from the proposal through to the final payment and beyond. The fair treatment of our customers is of paramount importance to us.

If you are less than satisfied we want to know so that we can put things right

We want to know what you think about the service we offer you and if there is something wrong, we want to put it right. This leaflet outlines the complaint handling procedure we have developed to make sure you receive a quick and fair response. Our aims include the following:

- If there is something wrong we want to help
- If you tell us about it we will try to put it right
- If we cannot deal with your concern ourselves we will try to refer you to someone who can
- We do not charge our customers for investigating complaints using a solicitor, claims management company or third party. If you employ a solicitor, claims management company or third party to handle your complaint, we will investigate your complaint in the same way as when we deal directly with you. Please note, we are not liable for any fees that you are required to pay for a third party's services.

Additional Comfort

If your agreement is regulated under the Consumer Credit Act, or your complaint relates to an insurance product linked to your account, we are required to follow prescribed rules as detailed in the Financial Conduct Authority Handbook.

Kia Finance is also a member of the Finance and Leasing Association (FLA) and operates in accordance with their Lending Code.

Our complaint handling procedure is designed to comply with these legal and regulatory requirements but more importantly to ensure your problem is dealt with fairly and professionally.

Where to begin

In the first instance your comments should be referred to our Customer Relations Team by:

- **Calling** 0800 085 2162 (calls from UK landlines and mobiles are free)
- **Visiting** our website www.kiafinance.co.uk and completing our Online Complaints Form
- **Emailing** customerrelations@kiafinanceuk.co.uk
- **Writing** to us at Customer Relations Team, Kia Finance, 86 Station Road, Redhill, Surrey RH1 1SR

If your complaint is regarding PPI please complete a PPI Questionnaire; if you are having problems with your vehicle please complete our Satisfactory Quality Complaint form. These can be obtained via our website or upon request to our Customer Relations Team.

When you contact us

- Please give your name and agreement number
- Please explain the reason for your communication

If you are happy for us to contact you to discuss the issue on the telephone, please give a daytime number.

The information needed to resolve most problems will be available to staff who have day to day responsibility for looking after your account.

We will endeavour to resolve your complaint quickly. If we can resolve your complaint within three business days following the day on which it is received, we will send you confirmation of this. If we are unable to resolve your complaint within this timeframe, we will send you an acknowledgement letter. The majority of complaints will be quickly and satisfactorily resolved by this stage, however, if the matter is more complex and involves a third party, it may take longer to resolve.

In our final response letter we will set out our final view on the issues raised in your complaint and say whether we:

- accept your complaint and where appropriate offer redress
- are offering redress without accepting your complaint or reject your complaint.

If we reject your complaint, our final response letter will explain why we have reached this decision. If we are unable to provide a final response within 8 weeks of receipt of your complaint we will write and tell you.

At this point, if your agreement is regulated by the Consumer Credit Act or your complaint relates to an insurance product linked to your account, you will be entitled to refer your complaint to the Financial Ombudsman Service (FOS). Additionally, if you are a small to medium sized business, you may also be able to refer your complaint. If you wish to refer your case, please contact them directly and they will be able to confirm whether they are able to help. We will also enclose the Financial Ombudsman Service consumer leaflet.

If you are not satisfied with our final response

Our final response letter will tell you that if you remain dissatisfied with our response you must refer the complaint to the Financial Ombudsman Service within six months of the date of our final response. We will also enclose the Financial Ombudsman Service consumer leaflet with the letter.

Financial Ombudsman Service (FOS)

The FOS provides a dispute resolution service for eligible complaints. We will inform you of your right to refer your complaint to the FOS at the time that we issue our final response or if we have been unable to resolve the matter after eight weeks from the date of your initial complaint. The address for the Financial Ombudsman Service is given at the bottom of this leaflet. More information is available from www.financial-ombudsman.org.uk

Customer Relations Team

Kia Finance, 86 Station Road, Redhill, Surrey RH1 1SR.

Telephone: 0800 085 2162*

(*calls from UK landlines and mobiles are free)

Email: customerrelations@kiafinanceuk.co.uk

Financial Ombudsman Service

Exchange Tower, London E14 9SR

Telephone: 0800 023 4 567 or 0300 123 9 123

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

To request copies of this leaflet in alternative formats, (e.g. large print, Braille, audio tape) please contact us.