

Further information may be obtained from:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
T: 0845 080 1800
Switchboard: 020 7964 1000
E: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

Switchboard: 020 7676 1000
Website: www.fsa.gov.uk

KBFI004 V3 07/08

Key Business Finance

Complaints handling
customer information

Key Business Finance Corporation Plc
Registered Office: 8 Hill Street, Berkeley Square, London W1J 5NG
T: +44 (0)20 7518 3010 F: +44 (0)20 7629 3440 DX: 44612, Mayfair
Registered in England. Registration number: 2268959

Our documentation is available in Braille, large print and audio versions.



Landsbanki | Heritable Bank

Introduction

As part of our ongoing commitment to quality and control, and to comply with our regulatory obligations, we have established procedures to ensure that any complaints received from former, potential or existing customers are dealt with in a timely and satisfactory manner.

The Financial Services Authority ("FSA") and the Financial Ombudsman Service ("FOS")

Our parent company, Heritable Bank Plc, is regulated by the FSA (Registered Number 139207), a body which was established by Parliament to regulate the activities of, amongst others, banks and financial institutions.

As part of its statutory obligation, the FSA has established the Financial Ombudsman Service which has the power to consider, arbitrate and settle complaints against authorised firms in the event that the parties concerned have been unable to resolve the matter between themselves.

People who may complain to the FOS must be "eligible complainants" and who are either private individuals or businesses whose annual turnover is less than £1m. The FOS also consider complaints from private individuals or sole traders borrowing under the Consumer Credit Act.

Our undertaking to you

When we receive a complaint from you, we will take the following steps towards resolving your complaint:

By the close of business on the next working day –

- We will consider the grounds of your complaint and provide a suitable explanation and / or offer appropriate redress by way of an apology or financial compensation, or if we cannot resolve the complaint, then

Within 5 working days –

- We will provide you with a written acknowledgement of receipt of your complaint, and
- If we have still not been able to reach a conclusion within this time we will write to you explaining why we have not and we will tell you when we expect to be able to reach a conclusion.
- If you are not eligible to complain to the FOS then we will tell you.

Within 4 weeks of receipt of your complaint –

- We will reply to you and provide an explanation of the action we took, including any advice given to us, as a means towards resolving the complaint and we will further offer redress by way of an apology and compensation, if appropriate.

Within a further 4 weeks (8 weeks from receipt of the original complaint) –

- We will write to you with our final response, explanations and any offer for redress

If you have not received a reply from us that is satisfactory to you within 8 weeks, then you are entitled to refer the matter to the Financial Ombudsman Service. If our final letter is not satisfactory you must let us know and we will provide you with a formal letter of deadlock. You will remain entitled to refer your complaint to the Financial Ombudsman Service for 6 months following receipt of our letter to you.

Our complaints officer is:

Ian Clarke
Key Business Finance Corporation Plc
8 Hill Street
Berkeley Square
London W1J 5NG.
T: +44 (0)20 7518 3010

Your right of complaint

As our customer, you have the right to complain to us if you believe that you have suffered financial loss, material distress or inconvenience as result of actions taken or not taken by our employees during the course of their employment.