

## **How we handle complaints**

We take each complaint very seriously and will deal with each one in an impartial manner.

Any complaint, whether made in writing or verbally, is immediately referred to our Compliance Team irrespective of it being resolved by customer services on the same day. We also record any complaint we receive. Our Compliance Officer is responsible for ensuring that we thoroughly investigate any unresolved complaints.

Compliance contact: Sanjay Mandla

Tel: 0208 191 7877

Email: support@kvbprime.co.uk

### **As soon as a complaint is received:**

All complaints will be acknowledged by our Customer Service Team in writing within five business days of receipt.

This acknowledgement will also contain our understanding of the complaint and will ask you to confirm in writing that you agree with our understanding of the matter.

If the complaint can be resolved within the five day deadline, the final response letter will outline the result of our investigation.

If our investigation has not been completed within the five day deadline, our acknowledgement letter will confirm that we will:

- a) Investigate the complaint and aim to respond within four weeks of receiving the complaint
- b) Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay
- c) Explain that on completion of our investigation we will inform the complainant of the outcome and the options available to him/her.

### **If we cannot resolve the complaint within four weeks:**

If, for any reason, our investigation is not concluded within four weeks, the Complaints Officer will write to you again informing you that our investigation is continuing, giving the reasons for the delay and a date by which the Complaints Officer expects to be able to contact you again.

### **If we cannot resolve the complaint within eight weeks:**

If, for any reason, our investigation is not concluded within eight weeks, the Compliance Officer will write to you again, informing you of the reasons for the further delay. If you are eligible the Complaints Officer will advise you that if you are not satisfied with our progress you may refer the complaint to the Regulator. This letter will also point out that such a referral should be made within the next six months or you may lose that right. Our letter will include the address, online contact and telephone number of the Regulator.

**After we have investigated the complaint:**

Immediately on completion of our investigation the Complaints Officer will write to you notifying you of the outcome of our investigation, and the nature and terms of any settlement (if applicable). Any compensation we offer will be fair and the basis of the calculation will be explained.

Our letter will also advise you whether you are eligible, should you not be satisfied with the outcome you may refer the matter to our Regulators. We point out that such a referral should be made within the next six months or you may lose that right. Our final letter will include the address, online contact and telephone number of the Financial Ombudsman Service:-

**Financial Ombudsman Service**

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4 567  
Monday to Friday – 8am to 8pm (usual business hours)  
Saturday – 9am to 1pm

Online inquiry: <https://help.financial-ombudsman.org.uk/help>  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)