

# KB DEBT MANAGEMENT

## *COMPLAINTS*

The aim of KB Debt Management at all times is to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved

This leaflet outlines how KB Debts Managed will deal with any complaints that arise with regards to your Debt Management Plan or how you have been treated in general.

### **How to Complain**

It will be endeavoured that your complaint is resolved immediately. If this is not possible, or further investigation is required, you will be informed within five working days

In the unlikely event that your complaint has not been resolved within four weeks of its receipt, you will receive a letter to let you know the reasons why and the further action we will take.

Within eight weeks of the date of your complaint, a final response\* letter, detailing the outcome of the investigation's made and with a decision will be sent.

Whilst the complaint is being investigated you will be kept informed at all times of any progress or difficulty

The ways to complain are detailed below:

### **By Phone**

Contact Kris Buda on 01206 326741

### **In Writing**

If you wish to write with the details of the complaint, address your letter to:

KB Debt Management  
10 Spring Sedge Close  
Colchester  
Essex  
CO3 0PP

**KB DEBT MANAGEMENT**

10 Spring Sedge Close, Colchester, Essex, CO3 0PP  
Tel: 01206 326741 Fax: 0203 0148633

**By Email**

Alternatively, if you wish to email the details of your complaint, send an email to [kris@kbdebtmanagement.co.uk](mailto:kris@kbdebtmanagement.co.uk) with full details of your complaint and contact details.

If the final response\* letter is not received by you within eight weeks from the date you first raised your complaint, if you remain dissatisfied with the responses given or you feel that it not being resolved within 8 weeks is too much of a delay, you can ask the Financial Ombudsman Service (FOS) for an independent review. FOS will only consider your complaint once you've tried to resolve it with KB Debt Management, so please take up your concerns with KB Debt Management first. You have to register your complaint with FOS within 6 months of receiving your final response letter

The contact details for the Financial Ombudsman are:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

(\*the final response letter will explain our decision and reasoning, it will also give you the details of what you should do if you remain unsatisfied)

**Client Name** .....  
**Signed** .....  
**Date:** .....