

Terms and Conditions and Your guide to customer complaints

KINGDOM BANK LTD Registered Office: Ruddington Fields Business Park, Mere Way, Ruddington,
Nottingham NG11 6JS

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A Company registered in England and Wales under number 4346834. Authorised and Regulated by the
Financial Services Authority

Our commitment to you

We are committed to acting fairly and reasonably in all our dealings with you, and try to offer a high level of service. We want our business relationship with you to be entirely open and honest and to your complete satisfaction. This document provides you with the General Terms and Conditions of our relationship with you. Additional terms and conditions relating to specific Accounts or Term Investments can be found in our Specific Terms and Conditions.

Please contact a member of our staff if you would like to clarify any of the conditions.

1. Overall Account Provision

1.1 Meanings

Certain words have the meanings given below:

“Account” or “Accounts” means any one or more savings or deposit Accounts you hold with us

“Account Document” means letter(s) from us confirming Account details, certificate, statement or similar item

“Agreement” means the Agreement you enter with us and which is made up of:

- a) These Terms and Conditions;
- b) The Specific Terms and Conditions;
- c) The Application Form and any other Account terms we may agree; and
- d) Any banking terms and conditions implied by law from time to time

“Application Form” means the form you fill in for the Account or Term Investment you want

“Association” means an organisation operating on a not-for-profit basis which is not a Charity

“Banking day” means any day other than Saturday or Sunday or a bank holiday or public holiday in any part of England and Wales

“Business” means any incorporated body, unincorporated body, limited liability partnership or partnership

“Charity Trustee(s)” shall have the meaning set out in the Charities Act 1993 Section 96(1)

“Charity” or “Charities” means any one or more body of persons or trust or incorporated body having charitable status

“Individual” means a person who acts outside of any business or trusteeship he/she may carry on

“Specific Terms and Conditions” means the terms and conditions from time to time which apply to an Account or Term Investment we offer

“Term Investment” means a Savings Bond or such other fixed term investment which we may offer

“Terms and Conditions” or “General Terms and Conditions” means these General Terms and Conditions including any alterations made and notified to you in accordance with clause 2.14

“You” or “Your” means the Association, Business, Charity, person or persons who with authority sign an Application Form and deal with us on their behalf or on behalf of the Association, Business or Charity

“We” “Our” or “Us” means Kingdom Bank Limited whose registered office is the address set out above

1.2 Accounts/Term Investment

We currently offer the following Accounts and Term Investments:

Call Direct, Postal 32, Postal 60, Base Rate Tracker ISA, Fixed Rate ISA, Young Saver, Treasury and Savings Bonds.

For full terms and conditions for each of the above, please see Our Specific Terms and Conditions.

The following Accounts were closed to new applicants on 30th September 2006: Personal Savings Account, Monthly Income Account, Charity Savings Account, Association Savings Account, Business 14 and Business 90.

1.3. Confidentiality

We observe a strict duty of confidentiality when dealing with our customers' financial affairs. Information regarding an Account or Term Investment will only be disclosed in accordance with these Terms and Conditions.

1.4 Your Personal Information

Your Account or Term Investment is with us. Kingdom Bank Limited's registered office and company number appear above and we are the data controller.

Where we refer to "Group" in this clause we are referring to the Kingdom Bank Limited group of companies for the time being.

Your personal information may be held on a Kingdom Bank Limited database and used by us and any Group company for the purposes set out in this clause. Your information includes any information we or any Group company holds, now or at any time in the future and which comes from or relates to:

- the personal information you provide on the Application Form or any other Kingdom Bank Limited or Group company form
- Third parties, such as parties associated with you or credit reference agencies
- Your transactions
- The personal information you provide us relating to any other service we may offer.

We and other Group companies will use, analyse and assess your personal information to develop and maintain the relationship with you. This includes the following purposes:

- Operating and administering the services we supply
- Servicing your relationship with Group companies
- Considering your applications and helping us make credit related decisions about you
- Making financial risk assessments, money laundering checks, compliance, regulatory and fraud protection
- Helping us, or our Group companies or our business partners identify products and services which may be of interest to you (except where you have expressly asked us not to); or Referring to credit reference agencies or fraud protection agencies.

We do not disclose your personal information outside the Group except:

- For any of the purposes described above
- Where we are permitted or required to do so by law
- Where we have your consent; or
- To persons to whom we may transfer rights and obligations under this Agreement.

You have a right to correct any inaccuracies in the personal information we hold about you and you are entitled to request access to this personal information. We are entitled to charge you a fee for access to your personal information, which is currently £10.

1.5 Business Information

We will treat all your Business information as private and confidential (even when you are no longer a customer). We will not reveal your name and address or details of your dealings with us to anyone except:

- to any Group company
- where required by law
- if there is a duty to the public to reveal the information
- If our interests require us to provide the information (for example, to prevent fraud);
- if you ask us to reveal the information, or if we have your permission.

1.6 Your Identity

Under Money Laundering regulations, it is necessary for us to verify your identity. We will do this by obtaining evidence from various data sources, including Credit Reference and Fraud Prevention Agencies as well as the Electoral Roll. If we are unable to confirm your identity from these sources, we will write to you asking you to supply us with additional documents. For existing customers who have previously provided evidence, we will inform you if we require any further information. For joint accounts, this

applies to both applicants. Until such a time as we can verify your identity, we may need to delay your application form or other instructions you have given to us.

1.7 Complaints Procedure

We hope that you will be satisfied with the service we provide. However, if you are unhappy with any aspect of our dealings with you, we will first seek to resolve it through our internal complaints procedure. A copy of our complaints procedure is available on request along with our leaflet "Guide to Customer Complaints".

If you feel that you have cause for complaint, please direct it in the first instance, either in writing or by telephone, to the Director & Deputy Chief Executive at our office in Ruddington. If you remain dissatisfied, your complaint can be passed to the Financial Ombudsman Service of which we are a member. Further information is available about this service at www.financial-ombudsman.org.uk or can be requested from the Financial Ombudsman Service by telephoning 0845 0801800 or by writing to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

1.8 Financial Services Compensation Scheme

Our customers may be entitled to claim compensation from the Financial Services Compensation Scheme. The maximum compensation payable by the Financial Services Compensation Scheme is £50,000 per person. The Financial Services Compensation Scheme is available in the event we are unable or are likely to be unable to repay our customers. Further information is available in the booklet "The Financial Services Compensation Scheme" which is available on request from www.fscs.org.uk.

1.9 Change of Name or Address

If you change your name or address you must notify us, where possible, in advance and in writing; if not possible in advance, then within 14 days afterwards. For joint Accounts and Charity Savings Accounts, the notification must be signed in accordance with the relevant mandate.

We will only write to you at the address registered in Our records.

1.10 Liability

1.10.1 Our liability to you

We shall not be liable to you for any loss or damage (except for that which we cannot exclude by law) you may suffer as a result of:

- 1.10.1.1 Our services being unavailable through any cause beyond our reasonable control
- 1.10.1.2 Our acting upon your instruction or request or following our receipt of instruction from you
- 1.10.1.3 Your instructions or request being inaccurate, incomplete or incorrect
- 1.10.1.4 delays in postal deliveries or cheque clearance

1.10.2 Unless otherwise agreed by us in advance, any liability we may have to you will be limited to the lower of the following:

- 1.10.2.1 actual loss or damage you incur or suffer (which may or may not reflect losses due to interest payments)
- 1.10.2.2 the amount of interest you do not receive or any interest you have to pay as a result of our error, delay, mistake or failure.

1.10.3 Your Liability to us

You will be liable to us and agree to indemnify us for all actions, claims, losses, liabilities, expenses, demands and proceedings we directly or indirectly incur, or which are brought against us where you have acted fraudulently, negligently misused your Account or otherwise breached your Agreement with us.

1.10.4 Except in the following circumstances you will be liable for any loss which we may claim under clause 1.10.3 even if the instructions/request received were not given or sent by you:

- 1.10.4.1 if and to the extent that we have acted in error
- 1.10.4.2 if and to the extent you are able to prove a relevant failing on our part
- 1.10.4.3 in the case of fraud and provided you were not a party (unless you failed to notify us)

1.11 Your Right to Cancel (Individuals only)

Individuals have 14 calendar days from the date on which their application for one of the above Accounts or Term Investment is received to cancel such application.

Individuals can cancel their application by notice in writing to the address, fax number or e-mail address above and it is deemed to be received on the same day as sent (or on the day left at Our office if delivered personally). A cancellation notice delivered in any other way will not be valid. Cancellation under this condition will not incur any charges. Any sums received by us shall, following a valid cancellation notice, without any undue delay and no later than 30 calendar days of receipt of such cancellation notice, be returned along with any accrued interest. A cancellation notice form is attached to these Terms and Conditions for your use.

1.12 Service of Notices

If we need to send you a formal notice, we shall do so by post to the address we have in our records and it will be deemed to be received 24 hours after posting if sent first class and 72 hours after posting if sent second class.

1.13 Law and Jurisdiction

These Terms and Conditions and the Specific Terms and Conditions shall be governed by and construed in accordance with English law and the English courts shall have exclusive jurisdiction.

2 Particular Provisions

2.1 Joint Account Holders

Joint Account holders may specify how many of them must sign for withdrawals or changes to Account details. Provided the requisite number of signatures are obtained, withdrawals or changes to Account details may be made without the knowledge of the remaining Account holder(s). We reserve the right to insist on the signatures of all Account holders for withdrawals or changes to Account details where we are made aware of a dispute between the joint Account holders.

Where joint Account holders specify that all of their signatures are required for withdrawals and changes to Account details, it will not be possible for any withdrawals or changes to be made unless all signatures are provided. This can present difficulties in the event of a dispute arising between the Account holders, or if they lose contact with each other.

If a joint Account holder dies, the balance, if any, of the Account will be dealt with on the instructions of the surviving Account holder(s). If there are no survivors, it will belong to the estate of the last survivor. Joint Accounts are not available to Account holders under 18 years of age.

2.2 Charities

Before opening a Charity Account, or Term Investment we will confirm, where applicable, with the Charity Commissioners for England and Wales or the Financial Services Authority the registered number of the Charity. We will also verify with the Charity Commissioners for England and Wales the name and address of the correspondent for the Charity and we shall write to the correspondent notifying the application. All other Charities shall provide such evidence of their charitable status as we from time to time require.

A "Non Personal Mandate Form" detailing authorised signatories must be completed for all new Charity Accounts or Term Investments and kept up to date with any changes. The "Non Personal Mandate Form" can be requested from us. Withdrawals and changes must be signed by the number of signatories specified in the "Non Personal Mandate Form".

We are required to verify the identity of all authorised signatories, as required by law and in accordance with Section 1.6 Your Identity.

Interest on Charity Accounts and Term Investments will be paid gross, provided a declaration is signed that the account is being opened by a Charity in respect of which exemption is granted under Section 505(1)(c) of the Income and Corporation Taxes Act 1988. Charities that are structured as a company limited by guarantee will under current tax law receive interest gross. You must immediately inform us if the taxation status of the Charity changes.

2.3 Businesses and Associations

A "Non Personal Mandate Form" detailing authorised signatories must be completed for all new Accounts or Term Investments and kept up to date with any changes. The "Non Personal Mandate Form" can be requested from us. Withdrawals and changes must be signed by the number of signatories specified in the "Non Personal Mandate Form".

Interest on Accounts and Term Investments will be paid net of tax except in the case of Limited Companies when it will be paid gross.

2.4 Interest

Interest is calculated on the daily balance of the Account or Term Investment from the date we receive your cheque or deposit and credited on the due dates applicable to the Account or Term Investment. Current rates are shown in Our "Interest Rates" leaflet which is available on request.

Interest on a cash ISA will be paid gross (i.e. without the deduction of any income tax). Interest on all other Accounts will be payable net of savings rate tax at the rate determined by HM Revenue & Customs from time to time.

Subject to any special conditions relating to interest rate changes which cover a particular Account, we may change at any time the rate of interest to be paid on a variable rate Account where we reasonably believe that the change is needed for any one or more of the following reasons:

- a) to reflect general market conditions (including interest rates generally, the base rates of clearing banks, interest rates available on wholesale money markets or similar investments, or the terms on which similar accounts are offered by other organisations providing financial services)
- b) so that we can compete more effectively with other financial service providers
- c) because our costs have increased, or are expected to increase
- d) to maintain our financial strength for the benefit of all our customers
- e) to achieve a reasonable balance between the rates of interest payable on savings and loan accounts
- f) to manage the rate of growth of our business
- g) to ensure compliance with statutory or other regulatory requirements, or to take into account the decision of the Financial Ombudsman.

We will tell you about interest rate changes by letter or in person and the date such change will take effect. If you have a variable rate savings Account and our interest rate has fallen significantly compared to the Bank of England base rate, we will contact you within a reasonable period of time to:

- a) tell you that this has happened
- b) tell you about our other Accounts and offer to help you to switch to one of these Accounts if you wish
- c) tell you that you can withdraw the money in your Account
- d) give you a reasonable period of time to switch to another Account or withdraw the money without any notice period or any charges.

For Postal 60 accounts, you will be asked on the application form to nominate how interest is to be dealt with. If you do not complete this part of the Application Form, interest will be added to the Account in which it has accrued until we receive your further instruction. You can change your interest nomination at any time by notifying us in writing.

2.5 Deposits

2.5.1 Cheques

Customers may deposit money into an Account or open an Account or invest in a Term Investment by way of a cheque, with the exception of Treasury Accounts (see Specific Terms and Conditions for this type of account). All cheques must be payable to the Account holder or Kingdom Bank Limited, in Sterling and drawn on a London clearing bank.

Post-dated or out of date cheques will not be accepted and shall be returned to you at your risk.

Cheques received will be shown on the Account against which they have been deposited on the day received by us and interest, if applicable, shall be paid from that day.

We may refuse to accept more than five cheques for deposit to Your Account on the same Banking day, or we may make a charge for this service. We shall obtain your consent before you incur this charge.

Where payment of a cheque is refused by the bank on which it is drawn, for whatever reason, your Account will be debited accordingly and the cheque returned to you at your risk. Any interest paid shall also be debited from your Account together with any charge (see clause 2.12).

Ten Banking days' clearance is required before a withdrawal can be made against a deposit by cheque. If you require special clearance to speed up this process, you must request this at the time the cheque is deposited and a charge will be made which shall be debited from Your Account (see clause 2.12).

Evidence of the origin of cheques may be requested. We reserve the right to refuse any deposit into your Account.

2.5.2 Non-Cheque deposits

Non-cheque deposits can be made by Bank standing order, electronic transfer, or by transfer from another Account held with us providing appropriate authorisation is received.

2.5.3 Cash Deposits

Cash deposits shall only be accepted from you at our branch in Ruddington on a Banking day between the hours of 9am to 4pm. If the deposit exceeds £500 an appointment must be made and is subject to the investment limit applicable to your Account not being exceeded. We will only accept payments in Sterling. Please do not send cash in the post.

We may refuse to accept more than £10 in coinage for deposit to your Account on the same Banking day; or at your request, and with your consent, we may charge for this service. Such charge shall be debited from your Account (see clause 2.12).

Evidence of the origin of cash deposits may be requested. We reserve the right to refuse any investment into your Account.

2.6 Withdrawals

All withdrawals are subject to sufficient cleared funds being available in your Account. Unless Telephone Banking is available on the Account, requests must be in writing sent to the address above and are subject to the notice periods which apply to your Account. Such withdrawal request must specify:

- a) For cheque withdrawals the payee
- b) For UK bank transfers the bank or other financial institution's name, address and sort code and the name and account number of the recipient. You should allow 3 Banking days from the end of the notice period which applies to your Account (see the Specific Terms and Conditions) for the transfer to be processed.

On your written request, same-day withdrawals can be transferred to a London clearing bank subject to payment of a charge in accordance with clause 2.12. Such charge(s) shall be debited from your Account before the withdrawal is made. Same-day withdrawal requests must be received before 12.00 noon on a Banking day to be processed on that day. Same-day withdrawal requests received after this time will be processed on the next Banking day.

Transfers to certain foreign banks can be arranged on request and you will be advised of the charge for this service before your instructions are processed.

If you make a withdrawal from your Account and for whatever reason cleared funds are not available, you will be liable to us and, on our written request, you shall repay a sum equal to the overdrawn amount immediately.

Cash withdrawals are not allowed.

We will not stop payment of a cheque withdrawal unless the cheque has been reported to us as lost or stolen, in which case your written authority is needed.

Where a cheque withdrawal is not presented for payment within six months of when it is issued, we will either contact you by telephone or in writing, or the cheque will be recredited to your Account, but no adjustment will be made for loss of interest.

We will not issue post dated cheques.

2.7 Notice Periods

Except where the withdrawal limit for your Account would be exceeded, you can request more than one withdrawal at any time. The notice period for each Account can be found in the Specific Terms and Conditions. At our sole discretion withdrawals may be permitted without the relevant notice period; in this case a charge will be payable. For details of this charge please see the Specific Terms and Conditions for the Account in question.

Term investments do not have a notice period. At our sole discretion withdrawals may be permitted prior to maturity; in this case a charge will be payable. For details of this charge please see the Specific Terms and Conditions for the Term investment in question.

2.8 Closure of Account

Except for Term Investments, under normal circumstances, we will not close your Account without giving you at least 30 days' notice; and you can close your Account at any time on giving notice in writing and in accordance with the relevant notice period in the Specific Terms and Conditions and/or paying any charge which may apply to your Account.

For personal Accounts on being notified of your death and in the event of there being no joint Account holder who survives you, we shall freeze your Account and the balance will be held in your Account until we receive the appropriate forms relating to the administration of your estate.

For non-personal Accounts on being aware of your liquidation, convening a meeting of creditors, appointment of a trustee, receiver, administrative receiver or similar officer, administrator, making of an administration order, proposal for a voluntary arrangement within Part 1 of the Insolvency Act 1986 or a proposal for any other composition, scheme or arrangement with creditors, inability to pay debts within the meaning of section 123 of the said Act, act of bankruptcy, or any other act of insolvency whatsoever, we shall freeze your Account and the balance will be held in your Account until we receive duly completed the appropriate forms relating to the release of monies from your Account.

Closure of Young Saver's Account shall occur pursuant to the Specific Terms and Conditions.

2.9 Transfer of Balance

Except for Accounts which are to be transferred into joint names, your Account may not generally be transferred to another Account type or name. Instead, the existing Account must be closed and a new Account opened. This does not apply to certain types of account: please refer to the Specific Terms and Conditions.

2.10 Unclaimed Balances

Subject to the law for the time being, if you do not transact on your Account in a five year period we shall write to you at the account address we have on our records to ask if you wish to keep your Account active. If we receive no response from you within 30 days of our letter, or our letter is returned to us, we may decide to close your Account in which case the balance will be retained by us. If you contact us at a later date (subject to your confirming to our satisfaction your identity) we will at your option either open a new Account for you and credit that Account with the a sum equal to the balance of the closed Account, or pay to you such sum by way of a cheque. Interest following an account closure in accordance with this clause will be paid at a rate which we reasonably consider to be appropriate.

2.11 Charges

We may make charges for services which are not related to the usual operation of your Account and shall deduct those charges from the balance in your Account before the transaction, if any, takes place. Such charges are for the time being:

- Duplicate statements minimum charge of £4 (£1 per statement)
- Special clearance of cheque £20
- Unpaid cheque returned by bank £5
- Same day electronic transfer £15
- Stopped cheque £10

We can change our charges at any time. Where we introduce a new charge or increase existing charges, we will tell you about the change not less than 30 days before it takes effect by letter or other personal notice. A change which abolishes a charge or reduces the amount of an existing charge may be introduced with immediate effect and without notice.

We shall cancel any charges that we apply due to our mistake.

2.12 Withdrawal of Account/Term Investment

We reserve the right at any time and without notice (where we are unable to give notice) to withdraw any Account or Term Investment from our portfolio and not to accept any further Application Forms. We may also launch subsequent issues of Accounts or Term Investment offering different rates of interest.

2.13 Changes to Terms and Conditions

Changes to these Terms and Conditions and to Specific Terms and Conditions (except where we have specifically stated otherwise) shall take effect as follows:

- a) We can change these Terms and Conditions, the Specific Terms and Conditions, and any other conditions applying to a particular Account or Term Investment (other than interest rate and term of investment for Term Investments) at any time. Changes may include the removal of or amendment of conditions or the inclusion of new conditions.

- b) A change which in our reasonable opinion improves a service, or provides additional services, or which otherwise benefits you or does not materially alter the nature of our Agreement with you, may be introduced with immediate effect and without notice. We will tell you about the change within 30 days by letter or other personal notice.
- c) Any change which, in our reasonable opinion, materially alters the nature of our Agreement with you will not take effect unless we give you advance notice in writing or in person of the greater of 30 days or the notice period applicable to the relevant Account or Term Investment. In this event you may close your account or switch it to another Account within 60 days of our notice without the need for you to give notice or pay any charge that would otherwise be due.
- d) We can limit at any time without notice the amount that may be withdrawn in respect of any Account, if we reasonably consider it necessary in order to protect your or our interests.

2.14 Order of Transactions

We shall not be obliged to carry out transactions on your Account in any particular order but where the Terms and Conditions allow us to charge you for a service, such charge will be debited from your Account before any transaction is processed.

2.15 Statements

The Specific Terms and Conditions specify whether and how often we will send you a statement. The statement will be sent to you at the address which we have on our records. The statement helps you manage your Account and if there is an entry which seems to be wrong, you must tell us as soon as possible.

2.16 Telephone Banking

We offer a telephone banking service on certain Accounts as specified in the Specific Terms & Conditions. You must pay all telephone charges relating to this service. Calls are not recorded. We reserve the right at any time to withdraw our telephone banking service. Clause 1.10 of these General Terms and Conditions also applies to your instructions received via our telephone banking service. Telephone banking services are available on a Banking day (as defined in the General Terms and Conditions from time to time). Transactions authorised after 2.30pm daily will be processed the following working day.

2.16.1 Approved Transactions

We may proceed with instructions for any of the following transactions provided we have received a current Password(s) (defined below) from not less than the equivalent number of the minimum Authorised Signatories stipulated in the most recent Mandate Form:

- the supply to any or all of the Authorised Signatories (as the case may be) account balances and details of transactions
- the withdrawal of monies from the Account provided always that such withdrawal(s) is/are either:
 - directed to the Nominated Account; or
 - withdrawn by cheque payable to the account holder and posted to the address notified to us for communication; or
- where we are able, the implementation of Direct Debit mandates.

We shall not action any other form of transaction or instruction received by telephone.

2.16.2 Indemnity for Losses

- In consideration of our complying with these terms, you shall indemnify and keep us indemnified pursuant to clause 1.10.3 of the General Terms and Conditions
- We shall be entitled to treat instructions given by telephone which may from time to time be, or purport to be, from Authorised Signatories as fully authorised by and binding upon you
- We shall be entitled (but not bound) to take such steps in connection with or in reliance upon such instructions as we may in good faith consider appropriate notwithstanding any error or misunderstanding or lack of clarity in the terms of such instructions
- We may refuse to carry out any instruction if we have a valid reason (including but not limited to the suspicion of fraud). In such situations we will notify you

2.16.3 Passwords

- On receipt of a duly completed Application Form, a unique password shall be issued to each Authorised Signatory (“the Password”).
- An Authorised Signatory may change his/her Password or request a new Password by telephone on confirmation of the current Password.

- You and all Authorised Signatories must take all reasonable steps to prevent fraudulent use of your Account and its Nominated Account and must in particular:
 - keep the Password secret and not disclose it to any person (including other Authorised Signatories) save in the course of giving instructions to us for the purposes of this Telephone Banking Authority
 - not make a record of the Password in any way which may result in it becoming known to another person
 - inform us immediately if it/he/she knows or suspects that any other person knows the Password
- We recommend that cordless or mobile telephones are not used to give instructions. We shall not in any event be responsible should a telephone call between an Authorised Signatory and us be overheard or intercepted.

YOUR GUIDE TO CUSTOMER COMPLAINTS

If you wish to contact us to make a complaint or comment you can do so in the following ways:

- 1 By telephone, in the first instance, to the person who normally deals with the matter concerned
- 2 By telephone to our Deputy Chief Executive, Chris Sheldon, if you prefer
- 3 In writing addressed to our Deputy Chief Executive, Chris Sheldon
- 4 By e-mail to: chris.sheldon@kingdombank.co.uk

Whichever method you choose, please always quote your full name, address, telephone number and account number, as this will help us to deal with your complaint quickly and efficiently.

HOW WE WILL RESPOND

We will respond to your enquiry within the following timescales:-

- 1 If we can provide the answer immediately to your satisfaction whilst you are on the telephone, we will do so
- 2 If we need to carry out research we will contact you by phone by the close of business on the next working day or at another time agreed with you
- 3 If your complaint is by letter or email, we will respond acknowledging the complaint and advising when we expect to resolve it no later than 5 days after receipt of your complaint
- 4 If the matter is unresolved after 4 weeks, we will write to you again
- 5 If we have not resolved the matter within 8 weeks, you may take your complaint to the Financial Services Ombudsman

THE FINANCIAL SERVICES OMBUDSMAN

This free service is available to anyone if we advise him or her that we have not been able to resolve their complaint to their satisfaction.

The scheme exists to provide independent adjudication and an investigation will be undertaken prior to making a decision about outstanding disputes.

The Ombudsman can be contacted at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Phone: 0845 0801800.

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

CUSTOMER COMPLAINTS POLICY STATEMENT

- 1 We aim to provide the highest possible standard of service to our customers.
- 2 It is the intention of Kingdom Bank Ltd to deal with customer complaints quickly, fairly and impartially. We welcome all comments and complaints from customers, who are encouraged to inform us if the level of service they expect and require is not being provided.
- 3 Our terms and conditions refer to this document with regard to making complaints.
- 4 Our staff are trained to handle complaints in accordance with this policy.
- 5 It is important to us that we resolve complaints both quickly and to our customers' satisfaction.
- 6 We are members of the Financial Ombudsman Scheme. We have agreed to accept the awards and impartial decisions made by the Financial Ombudsman.