

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.

- 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.

Hyundai Capital UK Ltd trading as 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

- **Telephone:** 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** us at CustomerRelations@kiafinance.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 our 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. If we are unable to resolve your complaint before the end of the day after you make your complaint we will send you an acknowledgment within 5 days.

If by 4 weeks after your complaint we are unable to provide a final response, we will write and inform you and indicate when we expect to be in a position to send our final response.

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.

The FLA offers a conciliation service to customers of its members and they may be able to assist in bringing the matter to a conclusion.

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 by 8 weeks after your complaint we are still unable to provide a final response we will write and tell you and indicate how much longer we believe it will take before a final response can be sent.

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's Service (FOS) who provide a dispute resolution service. 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.

Finance and Leasing Association

The Finance and Leasing Association (FLA) is the major UK representative body for the UK finance and leasing industry and its members abide by their Lending Code. The FLA operates a conciliation service for consumer complaints and may be able to help resolve your issue. Their involvement will not affect your rights of referral to the FOS after 8 weeks have elapsed or should you still be unsatisfied with the proposed solution. The address for the FLA is given at the bottom of this leaflet. More information and a copy of their Lending Code can be found at www.fla.org.uk

Financial Ombudsman Service (FOS)

The FOS provides a dispute resolution service for eligible complaints. They will only consider complaints after we have given you our final response of, if by 8 weeks from the date of your complaint, we have been unable to resolve it.

We will inform you of your right to refer to the FOS at the time that we issue our final response or eight weeks after 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)

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

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

Finance & Leasing Association
2nd Floor, Imperial House, 15 – 19 Kingsway, London
WC2B 6UN

Telephone: 020 7836 6511
Email: info@fla.org.uk