



# Kalms Property Finance

## Complaints Policy

### Contents

Section	Title
1	Introduction
2	What Happens Next?



## 1. Introduction

1.1 Kalms Property Finance are committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away.

Our Complaints department will investigate your complaint competently, diligently and impartially.

How to make your complaint:

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

## 2. What happens next?

2.1 We will contact you within 3 working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that we now consider the matter resolved.

2.2 If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, the NACFB or the ICO, dependent upon the circumstances surrounding the case.

2.3 We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution) if this is applicable.

2.4 We will keep you regularly updated about what's happening and discuss our findings. We will consider all the available evidence, the circumstances, relevant laws or regulation, as well as guidance from the Financial Ombudsman Service where applicable. When we have investigated your complaint, we will write to you to let you know our final response. This detailed letter will tell you what we have found, what we plan to do and how we came to our decision. If it is going to take us more than eight weeks to resolve your complaint, from when you first contacted us, we will update you on our progress and explain why it is still ongoing.



**Address:** Kalms Property Finance  
76 Lynton Mead  
N20 8DJ

**Contact Number:** 0203 488 1128

**Email:** [skalms@kpfinance.co.uk](mailto:skalms@kpfinance.co.uk)

2.5 If you are not satisfied with how we dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint provided that the complaint concerns a regulated activity or you fall within the classification of an "eligible complainant". FOS contact details are:

**Address:** Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

**Consumer helpline:** 0800 023 4567 or 0300 123 9123

**Switchboard:** 0207 964 1000

**Fax:** 0207 964 1001

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

2.6 Please be aware of the European Commission's Online Dispute Resolution platform (ODR) which allows you to make a complaint about online purchases through the platform. This platform may be used to facilitate resolution of disputes and sits alongside our existing complaints procedure. For more information [[click here](#)].