



KBC Bank Ireland plc

How to Make a Complaint



KBC Bank Ireland is committed to providing a quality and professional service to all of our customers and their representatives. We aim to provide an efficient and courteous service. We welcome suggestions which will help us to respond to the needs of our customers and to improve the service we deliver. This leaflet details the manner in which we will address your concerns if you are not happy with the service you have received.

If you have any complaint in relation to the business services provided by **KBC Bank Ireland** you can contact us directly in person, by phone on **01-6646000** or outline the nature of your complaint to us in writing. Our point of contact for Customer Complaints is Niamh Richardson. Information on complaint handling is also available on our website **www.kbc.ie**

The complaint will be fully investigated by us and if it is not resolved to your satisfaction within five business days, a written response will be provided to you. While our investigation of any complaint is ongoing we will provide you with a regular written update.

The Consumer Protection Code requires us to attempt to investigate and resolve a complaint within 40 business days of receipt. However we generally respond to all complaints within 20 business days.



KBC Bank Ireland Complaints Procedure complies with the Consumer Protection Code which defines a complaint as an expression of grievance or dissatisfaction by a Consumer, either verbally or in writing, in connection with

- a. the provision of a product or service to a consumer by a regulated entity, or
- b. the failure of a regulated entity to provide a product or service to a consumer.

In the event that you are dissatisfied with the outcome of our investigation into your complaint you are entitled to refer your complaint to:

Republic of Ireland Customers

Financial Services Ombudsman's Bureau,

3rd Floor Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890 882090

Telephone: 01 6620899

E mail: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

The Financial Services Ombudsman may not investigate a matter which:

- Is or has been the subject of legal proceedings before a court or tribunal
- Occurred more than six years before the complaint is made
- Is within the jurisdiction of the Pensions Ombudsman

KBC Bank Ireland reserves the right to impose similar time restrictions in respect of matters which occurred more than six years before the complaint is made.

Northern Ireland / United Kingdom Customers

The Financial Ombudsman Service,

South Quay Plaza, 183 Marsh Wall, London E14 9SR

00 44 207 964 0500

00 44 845 080 1800

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

Website: financial-ombudsman.org.uk

Further details may be obtained from the Financial Ombudsman Service Website

