



KENNINGTON CAR SALES LIMITED — COMPLAINTS PROCEDURE POLICY

OUR REGULATORY COMPLIANCE OBJECTIVE

At Kennington Car Sales Limited, our primary objective is to deliver an exceptionally high, transparent, and premium level of service to all of our patrons throughout their vehicle procurement and ownership journey. If you feel you have cause to register a formal complaint regarding any aspect of our retail or brokerage operations, it is of paramount importance to us that your concerns are addressed objectively, fairly, transparently, and within strict statutory timelines.

This document outlines our structured complaints framework, our explicit operational commitments to you, and the independent regulatory escalation paths available to you if you conclude that your issue has not been resolved to your complete satisfaction.

SECTION 1: HOW TO NOTIFY US OF A COMPLAINT

To enable our customer resolutions team to investigate and resolve your issue as efficiently as possible, you can log your complaint either via telephone or in writing. Your file will be handled by a dedicated handler with the appropriate authority to resolve the matter directly.

Please submit your formal complaint via the following authorised communication channels:

- **Online Portal:** www.kenningtoncarsales.co.uk
- **In Writing via Post:** Customer Resolutions Department, Kennington Car Sales Limited, 32-36 Aylesbury Street, Bletchley, Milton Keynes, Buckinghamshire, MK2 2BA.
- **By Direct Email (Primary Operations):** sales@kenningtoncarsales.co.uk
- **By Direct Email (Aftersales & Technical Tracking):** kenningtoncarsales@aftersaleservice.co.uk
- **By Telephone (Primary Line):** 01908 050699 / **Secondary Office Line:** 01908 883940

SECTION 2: MANDATORY EVIDENCE & INFORMATION REQUIRED

To assist our team in executing a swift and conclusive investigation, you are contractually required to provide the following accurate details when submitting your file:

- Your full legal name, billing address, and preferred contact coordinates.
- Your official vehicle invoice number or current vehicle registration number.
- A clear, structured, and comprehensive written breakdown of your specific complaint points.
- Copies of all relevant paperwork, independent VAT-registered garage diagnostic sheets, or sales receipts.
- Clear photographic or video evidence documenting any reported mechanical defects, physical damage, or component failures.
- A clear statement outlining what specific, fair action you expect us to take to put things right.

SECTION 3: OUR STRUCTURED DISPUTE RESOLUTION TIMELINE

Upon receiving a notification of dissatisfaction, Kennington Car Sales Limited triggers a strict internal tracking protocol:

- **Step 1 (Immediate Case File Allocation):** Your file is assigned a unique case reference matching your vehicle contract number and allocated to an authorised Complaints Handler.
- **Step 2 (Within 3 Working Days - Formal Acknowledgment):** We will issue a formal written acknowledgement to you via email or post, explicitly providing the direct name and title of the team member managing your case.
- **Step 3 (Ongoing Track - Fact-Finding & Clarification):** Your assigned handler will contact you to seek absolute clarification on any technical points or requested evidence where necessary.
- **Step 4 (Within 10 Working Days - Evidence Evaluation & Investigation):** Our Customer Resolutions Department will review your contract history, physical handover checklists, and coordinate with workshop management or external underwriters (such as Clear Cover Warranties) to review the structural scope of your claim fairly.
- **Step 5 (Maximum 8 Weeks - Final Written Decision Notice):** We aim to deliver our final written findings and proposed resolution within 10 working days. For complex regulated finance files, our Final Response will be delivered no later than 8 weeks from initial receipt, in line with Financial Conduct Authority rules.

SECTION 4: GENERAL COMPLAINTS RESOLVED WITHIN THREE BUSINESS DAYS

Where our resolutions team successfully settles your complaint to your full satisfaction within three business days of receipt, the reporting procedures adapt under FCA directives:

- The Company will promptly issue a formal **Summary Resolution Communication (SRC)** in writing to your recorded coordinates.

- This communication will explicitly confirm that you raised an issue, highlight the mutual resolution achieved, and outline that the Company now considers the matter closed.
- The notice will inform you that if you subsequently decide you remain dissatisfied with the resolution, you maintain the legal right to refer the matter back to us for further consideration or escalate the file directly to the Financial Ombudsman Service.

SECTION 5: ELIGIBILITY & THE FINANCIAL OMBUDSMAN SERVICE (FOS)

It is our strict corporate policy to treat all customers with equal fairness. However, certain categories of complaints relating specifically to financial brokerage services fall under the strict statutory jurisdiction of the **Financial Conduct Authority (FCA)** and the **Financial Ombudsman Service (FOS)**.

Eligible Complainant Status: To qualify for an independent review by the Financial Ombudsman Service, the complainant must be a private individual, a micro-enterprise, or a small business. The dispute must relate directly to the provision of, or failure to provide, a regulated financial service (such as motor finance brokerage), and allege that the customer has suffered material financial loss, material distress, or material inconvenience.

Final Response Decisions & Escalation

Our Final Response will set out clearly our ultimate corporate decision, accompanied by an exhaustive breakdown of our reasoning. If any financial redress or goodwill compensation is offered, a clear, transparent method of calculation will be detailed.

If you have a regulated consumer credit agreement arranged by us and remain dissatisfied with our final ruling, you possess the statutory right to refer your case file to the Financial Ombudsman Service completely free of charge.

- **The Six-Month Window:** You must refer the matter to the Ombudsman **within six months** of the date printed on our Final Response letter. If you fail to act within this six-month window, you lose the legal right to deploy this independent service.
- **Dealership Co-operation:** Kennington Car Sales Limited co-operates fully with the Ombudsman during any independent investigation tracks and agrees to be bound by any formal statutory awards made by them.

SECTION 6: INDEPENDENT ESCALATION DIRECTORY

If you are eligible to escalate your finance brokerage file, you can contact the Financial Ombudsman Service directly via the following official contact coordinates:

Operational Metric	Statutory Directory Contact Channel
Postal Address	The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone Contacts	0800 023 4567 or 0300 123 9123 or 020 7964 0500
Digital Mail Support	complaint.info@financial-ombudsman.org.uk
Official Website	www.financial-ombudsman.org.uk

SECTION 7: CASE CLOSURE ACTIONS

The Company considers a complaint file officially closed when we have delivered our definitive Final Response or issued a formal Summary Resolution Communication to your recorded address. This closure action does not restrict or prejudice any consumer rights you maintain to refer your brokerage file to the Financial Ombudsman Service within your statutory six-month window.