

We are committed to:

- Providing you with clear, accurate factual information about how we do business and where applicable any costs or charges involved.
- Making sure that we only provide you with accurate and relevant facts about our products.
- Ensuring that our advertising is clear, fair and not misleading.
- Handling any concerns or complaints sympathetically and fairly
- Treating your personal details confidentially.
- Explaining the significance or implications of any products that we discuss with you.

If you are dissatisfied with our service

If you are dissatisfied with any aspect of the service that we provide, please write to us at the following address:

The Chief Executive
The Kensington Friendly Collecting Society Limited
1 Kensington Road
Middlesbrough
TS5 6AL
Or call us on: 01642 855199
Or email us at: info@careyskens.com.

We subscribe to the Financial Ombudsman Service.

Treating Members Fairly Mission Statement

This statement is designed to ensure that the Kensington Friendly Collecting Society is treating its customers fairly through the adoption of the regulators principles that drive Treating Customers Fairly (TCF).

These are as follows:

- The Society must pay due regard to its customers and treat them fairly.
- The Society must conduct its business with integrity.
- The Society must pay due regard to the information needs of its customers, and communicate information to them in a way that is clear fair and not misleading.
- The Society must manage conflicts of interest fairly between itself and its members.

Mission Statement.

- We will endeavour at all times to deal openly and tell the truth.
- We will give correct factual information and adequate explanation to enable a member to make informed decisions.
- We will endeavour to honour any promises and representations we make to members.

In addition:

- We will keep records of business transacted and communications with our members.
- That all employees of the Society are aware of and understand this mission statement. That all employees will ensure that it is implemented and are fully aware of the procedures to report breaches of the statement.

Kensington Treating Members Fairly Principles

● Strategic Change

We consider the impact of strategic change, whether driven internally or externally, upon our customers as a key influence upon how we deal with that change.

● Product Design and Governance

We build our source products and services to cater to the needs and reasonable expectations of our members and are confident that the products or services that we provide do what they are intended to do and that relevant costs are disclosed appropriately.

● Marketing and Promotion

We design our marketing campaigns and literature so that the key messages are clear, balanced and useful for the target member segments and enable them to make informed decisions, based upon a reasonable understanding of product features and the impact of charges.

● After-Sales Information

We monitor the progress of the products that we provide to our customers and take action in line with members reasonable expectations as to our ongoing service.

● Complaint Handling

We handle customer complaints with sensitivity and dispatch, with due regard for the needs and understanding of each complainant.

We assess the root of complaints made, particularly where the complaint is upheld in favour of the customer and ensure that any learning arising is fed back to the relevant business units to avoid future repetition.

● Management Information

We continually collect, analyse and use information about our customer service and product sales to identify ways to improve our service to our customers. We escalate information to senior management to ensure appropriate consideration of significant matters.