

**KCB****INVESTMENT BANK**

COMPLAINTS PROCEDURE

At KCB Investment Bank we are committed to ensuring you have a positive experience with us. If you feel that we have not met your expectations or if there is something that requires our attention, we want to hear from you.

Our complaints procedure is designed to resolve any issues you may have in a fair, appropriate, and timely manner and shall be applied in hand with KCB Group operations and service policies, procedures and documents.

Channels to raise a complaint

If you would like to raise a concern, please feel free to use any of the channels below;

Phone	+254 709 812 763/33/34
Email	kcbibclientservice@kcbgroup.com
Contact Centre	contactcentre@kcbgroup.com
Face to face	Walk in to any of KCB Branches or Investment Bank offices during office hours
WhatsApp	+254 711 087 087

When to expect a response

Complaints should be resolved immediately and with the minimum of inconvenience to clients.

Complex complaints may take longer to resolve but clients must be informed on the status of the complaint with regular updates on the outcome of investigations and proposed actions.

All complaints will be acknowledged on the day they are received and will be resolved within 2 days from the date of record. If this is not achieved, resolution will not exceed 5 days from the date of record.

Escalation

If you are not satisfied with the way your complaint is being handled by KCB Investment Bank, you may escalate your complaint to the Managing Director, KCB Investment Bank.

Any complaint not addressed within three months, will be escalated to Capital Markets Authority within 24 hours.