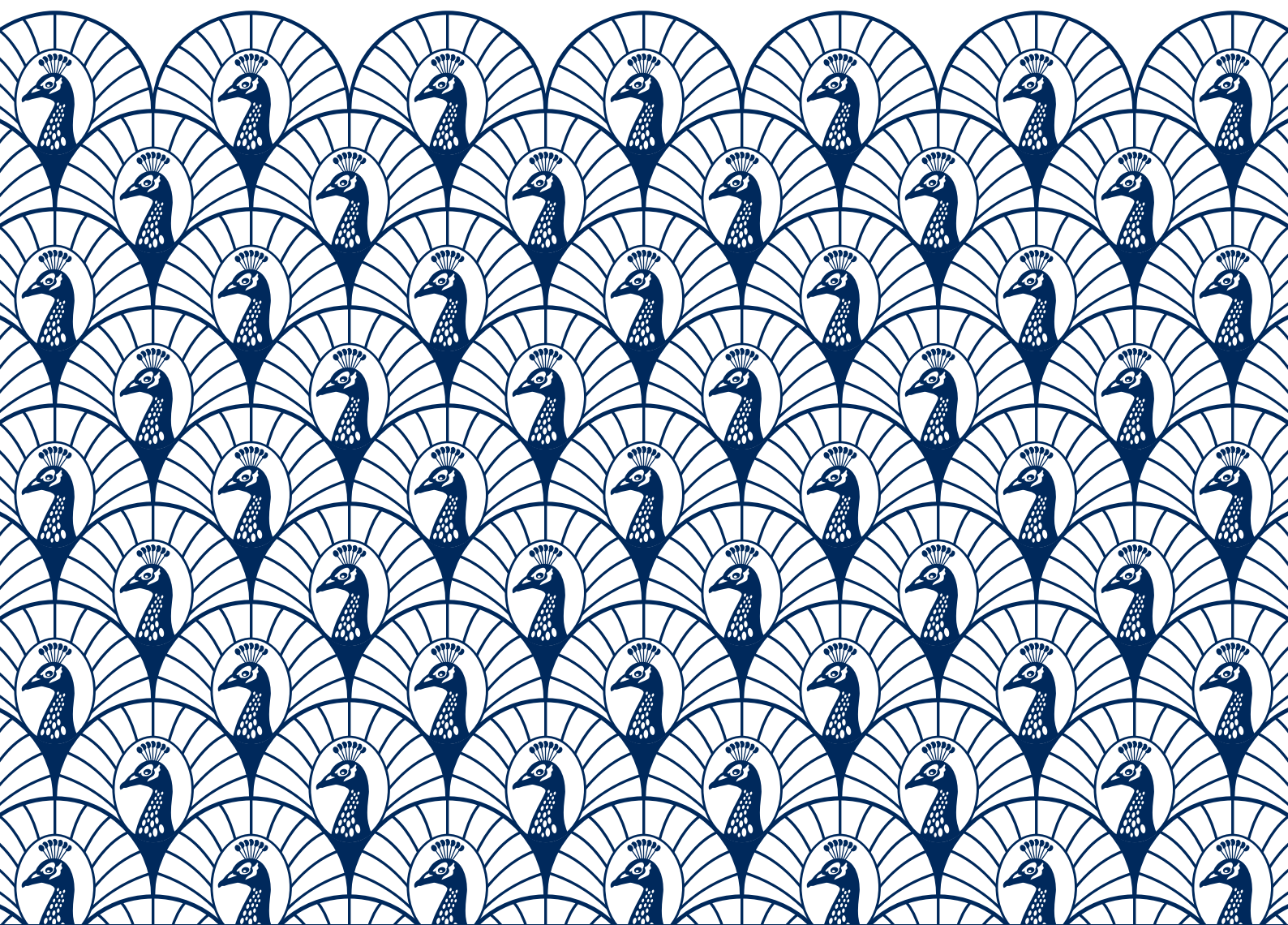




ARBUTHNOT LATHAM

Bankers since 1833



Complaint Handling Procedure

We pride ourselves on the quality of service we provide, but we also know that things can sometimes go wrong. If you are unhappy with any aspect of our service, we would like you to tell us so we can put things right.

We are committed to resolving any complaints as quickly and as fairly as possible by staff with the right experience, knowledge, and authority.

This Complaint Handling Procedure explains what to do if you have a complaint about our service.

It also outlines the timescales you should expect for resolving complaints and who to contact if you are not happy with our response.

Complaint procedure

How to make a complaint

Please make your complaint in writing, by letter, email, telephone, or in person.

In the first instance, please make your complaint to your relationship manager. However, if your complaint relates to your relationship manager, please contact the Managing Director of their department. Their details are available on request by calling us on 020 7012 2500 or emailing banking@arbuthnot.co.uk

Time limits for dealing with a complaint

We aim to address any concerns as soon as possible and within the regulatory guidelines. The timescales we will adhere to are detailed below.

Upon receipt of a complaint

We will send you a written acknowledgement of your complaint via email or letter before close of business the following business day. The acknowledgement will give you the name and position of the individual handling your complaint and tell you how long it may take to resolve it.

Within eight weeks

If we can resolve your complaint within eight weeks, we will send you a resolution letter that clearly sets out our position regarding your complaint.

After eight weeks

In some circumstances, where your complaint is particularly complex, matters may take longer than eight weeks to resolve. If this happens, we will advise you in writing what investigation has taken place and why your complaint has not been resolved.

Additionally, we will give you a realistic timescale as to when we expect to be able to resolve your complaint.

Payment complaints

Complaints about payment services follow slightly different timescales to those outlined above. If you make a payment-related complaint, we will aim to resolve it within 15 business days.

In some exceptional circumstances, where it is not possible to resolve your complaint within 15 business days, we will explain why and when you can expect a final response from us.

If your complaint is not resolved within 35 business days, you will have the right to refer your complaint to the Financial Ombudsman Service.

Keeping you updated

We will investigate your complaint using all available information, including correspondence, telephone call recordings, and discussions with staff or third parties if relevant. We may write to you if we require further information.

If we take longer to resolve your complaint than initially anticipated, we will contact you to update you on our progress.

The Financial Ombudsman Service

If you are not satisfied with the way we resolve your complaint, or more than eight weeks has passed since you raised your concerns with us, you can ask the Financial Ombudsman Service to review your case.

The Financial Ombudsman Service acts independently of Arbuthnot Latham & Co., Limited and provides a service as an unbiased adjudicator. The Ombudsman works under 'Terms of Reference' which allows them to deal with complaints about most types of banking/investment business from most types of clients.

The contact details for the Financial Ombudsman Service are:

- The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR
- Telephone: 0800 023 4567
- Website: www.financial-ombudsman.org.uk
- Get in touch online: www.financial-ombudsman.org.uk/contact-us/complain-online

We will also tell you how you can contact the Financial Ombudsman Service in our resolution letter. You will have six months from the date of that letter to ask them to conduct a review.

We will cooperate fully with the Financial Ombudsman Service when handling complaints against us.

The Information Commissioner's Office

If your complaint is about the way we have handled your personal data, and you are not satisfied with the way we resolve your complaint, you can ask the Information Commissioner's Office to review your case.

The Information Commissioner's Office gives guidance and support to organisations to help them get things right. They can also help individuals take steps to address their concerns.

The contact details for the Information Commissioner's Office are:

- Customer Contact, The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF
- Telephone: 0303 123 1113
- Website: www.ico.org.uk/make-a-complaint

We will also tell you how you can contact the Information Commissioner's Office in our resolution letter and you will have three months from your last meaningful contact with us to raise your concerns with them.

We will cooperate fully with the Information Commissioner's Office when handling your concerns.

Please contact your relationship manager if you have any questions about this process or anything else related to your relationship with us.

Helping you go further

Contact Information

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