

Details for clients – step-by-step complaints procedure

We take our customer service very seriously indeed although we recognise that we may not always get it right. Should you be unhappy with our service we need to know about it so that we can put it right. We will do our very best to try to resolve your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

Investec Bank (Channel Islands) Limited aims to ensure that all complaints are handled fairly, effectively and promptly in accordance with the recommendations of the Channel Islands Financial Ombudsman and our regulators in Guernsey, Jersey and the Isle of Man.

The aim of this procedure is to ensure that:

- your rights are made clear to you;
- it is easy for you to tell us about your complaint;
- we give your complaint our immediate attention;
- we resolve your complaint fairly without delay; and
- make sure you are satisfied with how your complaint was resolved.

How and where to complain

Should you need to complain about our service you may do so in the following ways:

In person – by visiting our offices in Guernsey or Jersey which are open from 09.00 until 17.00 Monday to Friday.

In writing – addressed to your usual Relationship Manager or the Managing Director.

By telephone – either using your usual number for contacting the Bank or via the switchboard in Guernsey +44 1481 723 506 or for Jersey +44 1534 512 512.

By email – contact us via enquiries@investec-ci.com or use the email address of your Relationship Manager.

Please note that additional personal information should not be included in this message for security reasons.

How long should it take?

We will acknowledge your complaint and where appropriate and practicable, we will aim to resolve the complaint to your satisfaction within three business days following the day on which the complaint is received (or sooner if possible).

If it is not possible to resolve your complaint within three business days then we will immediately inform you of that fact in writing and reassure you that the complaint has been received and is being dealt with and finally respond within eight weeks from the date of the complaint being received. During this period we will keep you regularly informed of the progress made in investigating your complaint.

Where your complaint is complex we may need a little longer to ensure that it is investigated thoroughly. Should that be the case we shall let you know:

- why we have not yet resolved your complaint;
- who is dealing with your complaint;
- when we will contact you again.

Once we have completed our investigation we shall inform you of our final response which will explain whether or not we have upheld your complaint, along with any applicable proposed redress or remedy.

We will contact you regularly until your complaint has been resolved which should be no longer than eight weeks.

What if you are still unsatisfied with our final response?

We really do want to do our very best to ensure that your complaint is resolved promptly and satisfactorily internally.

Nevertheless if you remain unsatisfied with our final response you may choose to refer your case to the Channel Islands Financial Ombudsman (CIFO).

The Channel Islands Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. They do have some limitations on what they can look into and further information about this can be obtained from them directly. For example they may only be able to deal with “Eligible Complaints” which include:

- Consumers (anywhere in the world);
- Microenterprises (anywhere in the world);
- Certain Channel Islands charities;
- Customers, potential customers and others to whom providers owe a duty of care;
- Customers that are unlicensed trust and corporate service providers registered in Switzerland*.

If you want the Channel Islands Financial Ombudsman to look into your complaint you must contact them within six months of the date of our final response.

You must also contact the Channel Islands Financial Ombudsman within six years of the event complained about or (if later) two years from when you could reasonably have been expected to become aware that you had a reason to complain.

You can contact them at:

The Channel Islands Financial Ombudsman

PO Box 114

Jersey, Channel Islands

JE4 9QG

Email: enquiries@ci-fo.org

Website: www.ci-fo.org

Jersey local phone: 01534 748 610

Guernsey local phone: 01481 722 218

*Investec Bank (Channel Islands) Limited is also separately registered with the Swiss Financial Services Ombudsman (FINSOM). We aim to resolve these complaints within 30 days after-which if you remain unsatisfied with our response you may contact them at:

Financial Services Ombudsman (FINSOM)

Avenue de la Gare 66

1920 Martigny

Suisse

info@finsom.ch

www.finsom.ch

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