

Investec Bank plc - Complaints Handling Procedure

Investec Bank plc (the Bank) deals with complaints in the following way:

Within five business days of receiving your complaint, the Bank will send you either an acknowledgment in writing from the person responsible for handling your complaint, or where possible, the Bank will provide a substantive response.

A senior member of staff together with the person given responsibility for responding to you will investigate the complaint promptly, thoroughly and impartially within a reasonable time and you will receive a response as soon as possible.

The Bank has a maximum of eight weeks to resolve your complaint. We will keep you updated of your complaint's progress by writing to you after four weeks if we are still investigating your complaint.

In the unlikely event that we are unable to resolve a complaint within eight weeks we will advise you in writing why we are still not in a position to make a final response and when we expect to be able to do so. We will also provide details of the Financial Ombudsman Service together with an explanatory leaflet. This will enable you, if you wish, to refer your complaint to the Ombudsman in the event that you are dissatisfied with the delay.

On receipt of our final response, should you remain dissatisfied, you are able to refer the matter to the Financial Ombudsman Service. A guide to the service will be provided to you and any referral to the Service should be made within six months of the date of our final response.

