



## Investec Corporate and Institutional Banking – Client Complaints Handling Procedure

Investec Bank Plc (IBP) strives to be a distinctive specialist bank driven by the commitment to our core values of integrity, client focus, distinctive performance and entrepreneurial spirit. Our values are imbued in everything we do and in our pursuit of our business objectives to provide quality customer service, customer satisfaction and to treat customers fairly. If at any time however, you think our service, or its delivery, falls short of our values and objectives, you may make a complaint to your IBP relationship manager or IBP point of contact either in writing or over the telephone. IBP will promptly handle your complaint professionally and impartially and will endeavour to resolve the issue to your satisfaction.

The following is a summary of how Investec Bank plc will deal with your complaint:

### IBP Approach

We will promptly acknowledge your complaint and aim to satisfactorily address your complaint within three business days.

### Impartiality

Our Complaint Handling Team will take responsibility for your complaint. The Team or, if the situation requires it, an independent alternative will investigate the complaint promptly, thoroughly and impartially and will send you a final response as soon as possible.

### Regular Updates

If, in exceptional circumstances, we are unable to resolve a complaint within three days, we will send you our final response no later than eight weeks (or 35 days for a complaint relating to payment services) from the date of the complaint being received. We will keep you informed of the progress made in investigating your complaint prior to you receiving our final response

### The Financial Ombudsman Service

In the unlikely event that we are unable to resolve a complaint within eight weeks (or 35 days for a complaint relating to payment services), 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. If eligible we will also provide you details of the Financial Ombudsman Service together with an explanatory leaflet. This will enable you, if you wish, to refer your complaint to the Financial Ombudsman Service in the event that you are dissatisfied with the delay.

### Our Response and Further Actions

On receipt of our final response, should you remain dissatisfied, you may consider taking civil action, and, if you are eligible, refer the matter to the Financial Ombudsman Service. An explanatory leaflet of the Financial Ombudsman Service will be provided to you and any referral to them should be made within six months of the date of our final response.

