



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

### Client Complaints Handling Policy

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

On receipt of your complaint, we will send an acknowledgement and aim to resolve the issues raised, by the third business day following date of receipt. If we are unable to resolve the matter within this period, we will investigate further, see 'Final Response' below for further information.

### 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.

### Final Response

Where we are unable to resolve your complaint within three business days, we will send you our final response by no later than eight weeks, (35 days for a complaint relating to payment services). We will keep you informed of the progress made in investigating your complaint prior to you receiving our final response. If you are unhappy with our response, you may be able to escalate your complaint to the Financial Ombudsman Service see below.

In the unlikely event we are unable to resolve a complaint within eight weeks (or 35 days for a complaint relating to payment services), we will explain why we are not in a position to make a [final response](#) and indicate when we expects to be able to provide one;

### The Financial Ombudsman Service

In the unlikely event that you are dissatisfied with our final response, you may be able to escalate your complaint to the In the Financial Ombudsman Services. . If eligible we will provide you with details of the Financial Ombudsman Service together with an explanatory leaflet. Any referral should be made within six months of the date of our final response.

