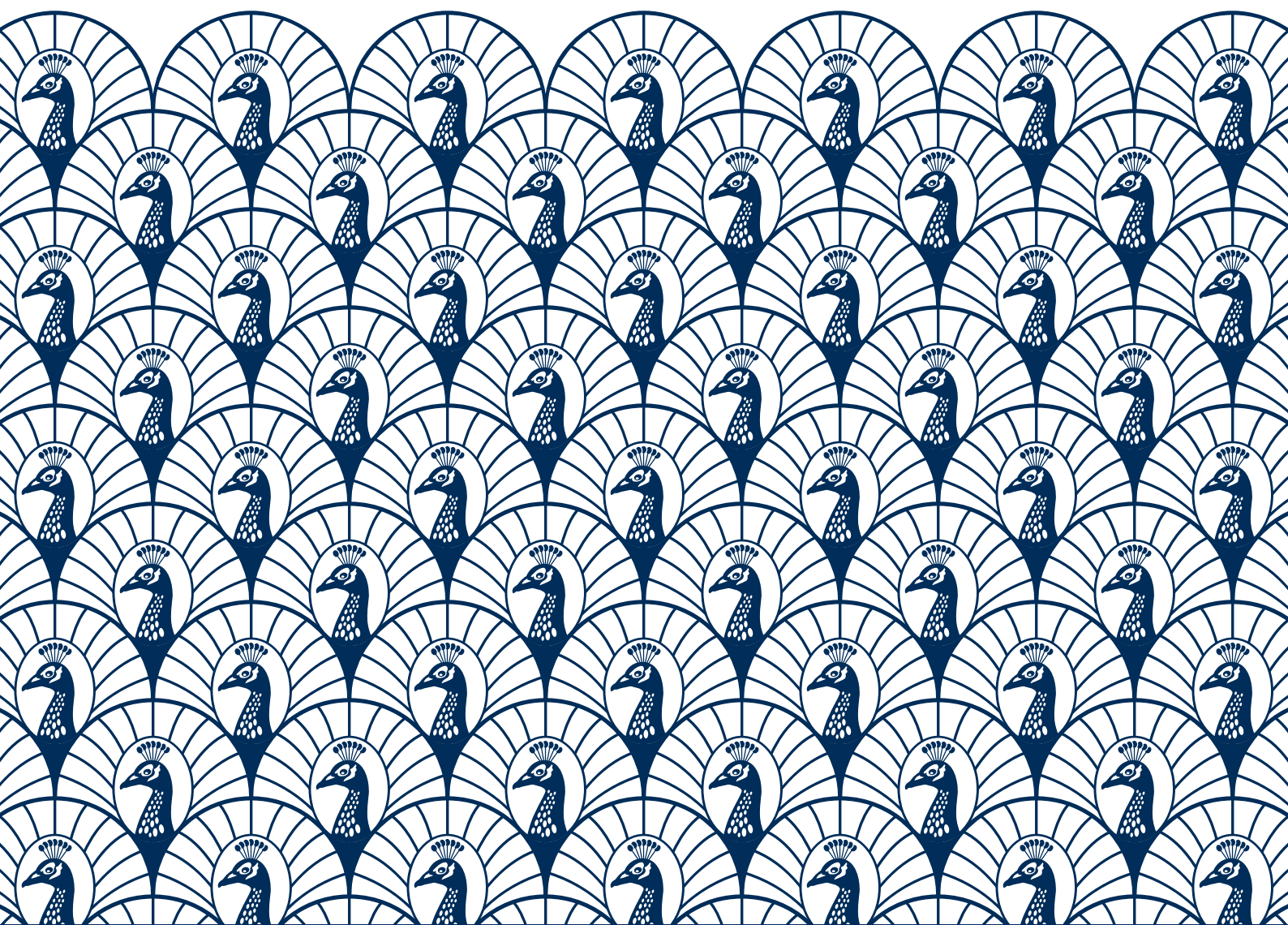




ARBUTHNOT LATHAM

Bankers since 1833



Complaint Handling Procedure

At Arbuthnot Latham we do everything we can to make sure our clients get the best possible service. However, sometimes, we do not get things right first time. If you are not completely happy with our service, we would like to hear about it, so that we can put it 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, secure message, 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 will endeavour to resolve your complaint immediately. Failing that, we will always aim to resolve your complaint within three business days from receipt. If we resolve your concerns within this timeframe, we will send you a summary resolution communication letter, confirming the resolution.

If we cannot resolve your complaint within three business days from receipt, we will send you a written acknowledgement.

Your complaint will be reviewed by a complaint handling specialist, whose responsibility is to investigate and resolve any problems that you are experiencing.

A final response will be sent to you within eight weeks of the receipt of your complaint, which will include a full explanation of our findings.

If your complaint is particularly complex, it may take more than eight weeks to resolve. If this happens, we will let you know in writing what investigation has taken place and why your complaint has not been resolved. We will also give you a realistic timescale for when we expect to resolve your complaint.

We hope to resolve your complaint to your satisfaction without reference to a third party. However, if you are not satisfied with our final response, or you have not received a final response from us after eight weeks have passed since your first contacted us, you may refer your complaint to the Financial Ombudsman Service.

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 write to you to 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 contact you to discuss your complaint before starting our investigation to ensure we have a full understanding of your concerns. We will investigate your complaint using all available information, including correspondence, telephone call recordings, and discussions with staff or third parties if relevant. We will contact you if we require further information.

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

The Financial Ombudsman Service

The Financial Ombudsman Service acts independently of Arbuthnot Latham & Co., Limited and its role is to settle complaints between financial businesses and their clients. 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 final response 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 final response 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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AL088 / 12 August 2024