

Complaint Handling Guide

We pride ourselves on the quality of service we provide but recognise that, on occasions, things may go wrong. If you are unhappy with any aspect of our service, we would like to know so we can put things right.

We are committed to resolve any complaints as quickly and as fairly as possible by staff with the right experience, knowledge and authority.

This Complaint Handling Guide 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.

Making a complaint

You may make a complaint to us in the following ways:

- In writing, by letter, by email or by secure message;
- By telephone.

All complaints are made free of charge.

Your complaint should be addressed in the first instance to the Arbuthnot Direct Customer Service team, by calling us on 0330 058 5510, sending a secure message by logging into your Arbuthnot Direct Online Account, or emailing info@arbuthnotdirect.co.uk.

Time limits for dealing with a complaint

Our aim is to address any concerns as soon as possible and within the regulatory guidelines. The timescales we will adhere to are detailed below.

Within five days

If we are able to resolve your complaint by the end of the fourth business day, we will explain the action we have taken to resolve it, gain your acceptance that you are satisfied with our actions, and follow up with a Resolution Letter.

If we are unable to resolve your complaint by the end of the fourth business day, we will send you a written acknowledgement of your complaint giving the name and position of the individual handling your complaint, and tell you how long it may take to resolve it.

Within eight weeks

If we are able to resolve your complaint within eight weeks, we will send you a Resolution Letter that clearly sets out our position with regard to your complaint.

After eight weeks

In some circumstances, where your complaint is particularly complex, matters may take longer than eight weeks to resolve. If this happens, we will advise you in writing what investigation has taken place and why your complaint has not been resolved.

Additionally, you will be provided with a realistic timescale as to when we expect to be in a position to resolve your complaint.

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 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

Your complaint will be investigated using all available information, including correspondence, telephone call recordings and discussions with staff or third parties if relevant. We may write to you if further information is required.

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

The Financial Ombudsman Service

If you are not satisfied with our resolution to your complaint, or more than eight weeks has passed since you raised your concerns with us, you can request the Financial Ombudsman Service to review your case.

The Financial Ombudsman Service acts independently of Arbutnot Direct and provides a service as an unbiased adjudicator. 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 Square, London E14 9SR
- Telephone: 0300 123 9123
- Website: www.financial-ombudsman.org.uk
- Email: enquiries@financial-ombudsman.org.uk

We will also advise you how you can contact the Financial Ombudsman Service in our Resolution Letter and you will have six months from the date of that letter to ask them to carry out a review.

We will co-operate fully with the Financial Ombudsman Service in the handling of complaints against us.

The Information Commissioner's Office

If your complaint is about the way in which we have handled your personal data, and you are not satisfied with our resolution to your complaint, you can request 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: <https://ico.org.uk>
- Email: casework@ico.org.uk

We will also advise you how you can contact the Information Commissioner's Office in our Resolution 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 in the handling of your concerns.