

# Complaints

What you need to know

## Our commitment to you

At Quilter Cheviot, we are committed to delivering the highest standards of service to our clients. However, we recognise that there may be times when we do not meet your expectations, and you may wish to raise a concern.

We are committed to handling all complaints **fairly, promptly, independently, and objectively**.

If you require this leaflet in large print or an alternative format, please contact us and we'll do our best to assist.

## How to make a complaint

If you are unhappy with any aspect of our service, please contact our Complaints Team using one of the following methods:

- **By post:** Senator House, 85 Queen Victoria Street, London EC4V 4AB;
- **By email:** [Complaints@quiltercheviot.com](mailto:Complaints@quiltercheviot.com);
- **By phone:** +44 (0) 207 150 4000; or
- **Online:** [www.quiltercheviot.com/contact-us/making-a-complaint](http://www.quiltercheviot.com/contact-us/making-a-complaint)

If you are concerned about call charges, we are happy to call you back.

### For clients in South Africa:

Complaints must be submitted in writing. If you raise a concern by phone or in person, we will ask you to confirm it in writing. Please include all relevant details and supporting documents to help us investigate your complaint thoroughly and efficiently.

## What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

## Who can complain?

We will investigate complaints from any client or potential client, regardless of their categorisation.

## Can someone complain on my behalf?

Yes. Someone else can raise a complaint for you, but we will need your written permission to communicate with them, if we do not have a letter of authority on file.

## Is there a cost to making a complaint?

No. Making a complaint directly to Quilter Cheviot is completely free.

If you choose to use a Claims Management Company (CMC), they may charge a fee, often between 30% and 50% of any compensation awarded. This means you could receive less than if you had submitted the complaint yourself.

## Who will handle my complaint?

Our dedicated Complaints Team will manage your case to ensure independence and impartiality. All staff are required to co-operate fully with any investigation.

You may also refer your complaint directly to the **Financial Ombudsman Service (FOS)** before we complete our investigation, but only if both you and Quilter Cheviot agree. In such cases, the FOS may ask us to review the matter. If the FOS cannot resolve the issue within eight weeks, we will provide you with a final response or update.

## What happens after I submit a complaint?

We aim to resolve complaints as quickly and fairly as possible.

**If resolved within three business days**, you will receive a **Summary Resolution Communication** confirming:

- how the complaint was resolved;
- your right to refer the matter to the FOS if you remain dissatisfied;
- whether we waive the time limits for the FOS to consider the complaint;
- the FOS website address and where to find more information.

**If more time is needed**, we will aim to acknowledge your complaint **within five business days**, provide a copy of this leaflet, confirm who is handling your case and outline our understanding or your concerns.

Under FCA rules, we have up to **eight weeks** from receipt of a complaint to issue a final response, but we aim to reply as soon as our investigation is complete. We will keep you informed throughout the process.

## What will the Final Response Letter include?

Our Final Response will:

- explain the outcome of our investigation;
- confirm whether your complaint has been upheld or rejected;
- detail any compensation or goodwill offer, if applicable, including the basis for the offer;
- provide reasons if our investigation is still ongoing and when you can expect a full reply;
- inform you of your right to refer the matter to the FOS if you remain dissatisfied;
- include FOS contact details.

## What if I am not satisfied with the outcome?

If you are still unhappy after receiving our **Summary Resolution Communication** or **Final Response Letter**, and you meet the eligibility criteria (see below), you can refer your complaint to the Financial Ombudsman Service (FOS). This is a free, independent service for consumers.

You may refer your complaint to the FOS if:

- you are dissatisfied with our final response; or
- eight weeks have passed since we received your complaint and you have not received a final response.

**Important:** You must refer your complaint to the FOS within six months of the date of our final response or eight weeks from the date we received your complaint, whichever is the earlier. If you miss the deadline, you may lose the right to have your complaint considered, unless we agree to an extension.

### The Pensions Ombudsman (TPO)

If the complaint is about a pension or Self-Invested Personal Pension (SIPP), you may be able to refer your complaint to **The Pensions Ombudsman** (TPO). You must refer your complaint to the TPO within three years of the event being complained about or, if later, within three years of when you first knew about it (or should have known about it).

Please note that you cannot refer the same complaint to both the FOS and the TPO simultaneously.

If you are resident in **South Africa**, you may be able to refer your complaint to the Office of the Ombud for Financial Services Providers (FAISOmbud).

If you are resident in **Switzerland**, you may also have the right to enter into mediation. Quilter Cheviot has an affiliation with the Finanzombudsstelle Schweiz Ombudsman Service (FINOS) to assist in facilitating this service.

### Who is eligible to refer a complaint to the FOS?

You may be eligible to refer your complaint to the FOS if you are:

- An individual or joint client of Quilter Cheviot;
- A **micro-enterprise** (fewer than 10 employees and annual turnover or balance sheet not exceeding €2 million) which is a Quilter Cheviot client;
- A **small or medium-sized enterprise (SME)** (fewer than 50 employees and annual turnover not exceeding £6.5 million) which is a Quilter Cheviot client;
- A charity with an annual income under £6.5 million which is a Quilter Cheviot client;
- A trust/trustee of a trust with net assets under £5 million which is a Quilter Cheviot client;
- A former or potential client of Quilter Cheviot;
- A beneficiary or someone with a beneficial interest in a personal pension scheme.

### How can I contact the Financial Ombudsman Service (FOS)?

You can contact the FOS in the following ways:

- **Phone:** 0300 123 9 123; 0800 023 4567, or +44 20 7964 0500 (from outside the UK);
- **Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk);
- **Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk); or
- **Post:** Full contact details are included in the leaflet provided with our final response.

### Time limits for referring complaints to the FOS

You have **six months** from the date of our final response to refer your complaint to the FOS. This deadline will be clearly stated in the Final Response Letter.

If you wait too long, you may lose your right to have your complaint considered by the FOS. We can consent to the FOS waiving the six-month time period and for them to consider your complaint (mutual agreement between yourself and Quilter Cheviot would be required).

The FOS may **not** be able to consider your complaint if:

- The issue occurred more than **six years ago**, and
- You are complaining more than **three years** after you became aware (or should have become aware) of the issue.

In exceptional cases, the FOS may still consider your complaint if they believe the delay was due to exceptional circumstances. If the FOS agrees with our position on time limits, they may not proceed with your complaint unless those exceptional circumstances apply.

## Regulatory information

If your complaint relates to investment services regulated under MiFID (Markets in Financial Instruments Directive), we will treat it as a MiFID complaint and handle it in accordance with our regulatory obligations. This applies to all client types – retail, professional or eligible counterparties.

If your complaint is not a MiFID-related complaint but you are an eligible complainant, we will still investigate it in line with our regulatory responsibilities.

### Quilter Cheviot

Senator House  
85 Queen Victoria Street  
London EC4V 4AB



+44 (0)207 150 4000



enquiries@quiltercheviot.com



quiltercheviot.com

#### **This is a Marketing Communication.**

**Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.**

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Approver: Quilter Cheviot Limited, 6 November 2025.