



COMPLAINTS - WHAT TO DO

Quilter Cheviot will always aim to provide the highest standard of service to its clients. However, on occasions we may fall short of this goal and a client may express dissatisfaction.

Our aim is to treat all complaints fairly, promptly and objectively.

Please contact us if you need this leaflet in larger print or a different format and we will try our best to help.

If I am unhappy or dissatisfied, how can I make a complaint?

You should contact the Complaints Team at Quilter Cheviot, Senator House, 85 Queen Victoria Street, London, EC4V 4AB. You can do this by letter, email (Complaints@quiltercheviot.com), fax (+44 (0)207 726 8826) or by telephone (+44 (0)207 150 4000). We can call you back if you are worried about the cost of the call.

What is a complaint?

If an expression of dissatisfaction involves allegations of financial loss, material distress or material inconvenience it will be treated as a formal complaint.

Where the complaint is a MiFID complaint, for example a complaint about investment services provided by Quilter Cheviot, we will categorise the complaint as a MiFID complaint and investigate it in line with our MiFID regulatory obligations. All client categorisations (i.e. retail, professional and eligible counterparties) are entitled to be categorised as a MiFID complaint. Where the complaint is not a MiFID complaint but is made by an eligible complainant, we will continue to investigate the complaint in line with our regulatory obligations.

Am I eligible to make a complaint?

Quilter Cheviot will investigate complaints made by any of its clients or potential clients regardless of categorisation.

Can someone complain on my behalf?

Yes. Anyone can complain on your behalf but you must give us written permission to allow us to deal with them.

Will it cost me anything to make a complaint?

No. It won't cost you any money if you make a complaint to Quilter Cheviot.

Who will deal with my complaint?

All complaints are dealt with by the Complaints Team. This ensures independence. All employees are required to co-operate fully with any investigation.

You have the right to refer a complaint directly to the Financial Ombudsman Service (FOS) prior to Quilter Cheviot investigating the complaint, but only if there is mutual agreement between yourself and Quilter Cheviot. If this occurs, the FOS may request that Quilter Cheviot consider the case. If the FOS does deal with the case initially but is unable to resolve the complaint within eight weeks, Quilter Cheviot must send you a final response or a response.

How soon can I expect a reply?

We will aim to settle the complaint promptly and fairly.

If it is possible to do so, we will aim to resolve the complaint within 3 business days following receipt and you will receive a Summary Resolution Communication. This will:

- tell you that the complaint has been resolved and how it has been resolved;
- tell you that you can refer the complaint to the Financial Ombudsman Service if you subsequently decide that you are dissatisfied with how it was resolved;
- tell you whether Quilter Cheviot will waive the relevant time limits to give the Financial Ombudsman Service permission to consider the complaint;
- provide the website address of the Financial Ombudsman Service; and
- refer you to the availability of further information on the Financial Ombudsman Service website.

In all other cases, and on a best endeavours basis, we will aim to send an acknowledgement **within five business days** which will contain a copy of our leaflet 'Complaints - What To Do' and the name of the person dealing with your complaint. It will also set out our understanding of your complaint.

Under the FCA rules Quilter has a **maximum of eight weeks** from receipt of a complaint in which to deal with it and send you our final reply. However, we aim to investigate the complaint as quickly as possible and reply immediately when our investigation is completed.

You will be kept up to date with the progress of your complaint.



What can I expect in the final reply?

Our final reply will:

- tell you the results of our investigation;
- tell you whether we agree or disagree with your complaint;
- tell you if we will offer any compensation and, if so, on what basis;
- tell you if we have not yet completed our investigation, the reasons why not and when you can expect our reply;
- tell you of your right to refer the complaint to the Financial Ombudsman Service if we have not completed our investigation, or if you are not satisfied with the reply or you are still unhappy; and
- provide details of the Financial Ombudsman Service and their contact details.

What happens if I am not satisfied with the Summary Resolution Communication, final reply or I am still unhappy?

The Financial Ombudsman Service is an independent body set up to deal with complaints from consumers. This is a free service.

If Quilter Cheviot investigated your complaint in the first instance you have the right to refer your complaint directly to the Financial Ombudsman Service ('FOS') if you are dissatisfied with our response, or if eight weeks have elapsed since the date of receipt of the complaint.

Any referral to the FOS must be made within six months or the right of referral will be lost. This period starts from the date of the final response or eight weeks after receipt of the complaint whichever is earlier. However, Quilter Cheviot can consent to the FOS waiving the six month time period and longer periods and for them to consider your complaint.

How can I contact the Financial Ombudsman Service?

You can contact the Financial Ombudsman by telephone (0300 123 9 123 or 0800 023 4567), by email (complaint.info@financial-ombudsman.org.uk), by downloading a form from the website (<https://www.financial-ombudsman.org.uk/>) or by writing to them. Details of how to contact the Financial Ombudsman Service are provided in the leaflet which is sent to you with the final reply.

Is there any time limit for referring my complaint to the Financial Ombudsman Service?

Yes. You will have six months from the date of our final reply to refer the complaint to the Financial Ombudsman Service if you are still unhappy and are not satisfied with the reply you have received from Quilter Cheviot.

If you wait too long you may lose your right to have your complaint considered by the Financial Ombudsman Service. We can consent to the Financial Ombudsman 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 might not be able to consider your complaint if:

- What you are complaining about happened **more than six years ago**; and
- You are complaining **more than three years** after you realised (or should have realised) that there was a problem.

If the FOS agrees with us, they will not have our permission to consider your complaint and so you will only be able to use the FOS's service in very limited circumstances. The very limited circumstances referred to include where the FOS believes that the delay was as a result of exceptional circumstances.

QUILTER CHEVIOT

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**Please contact our
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