



COMPLAINTS - WHAT TO DO

Quilter Cheviot will always aim to provide the highest standard of service. However, on occasions we may fall short of this goal.

Our aim is to treat all complaints fairly, promptly, consistently 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 Senior Executive Officer at Quilter Cheviot, 4th Floor, Office 415, Index Tower, Al Mustaqbal Street, DIFC, PO Box 482062, Dubai, UAE. You must do this in writing. This can be sent via email to dubaicompliance@quiltercheviot.com.

What is a complaint?

A complaint is any oral or written expression of dissatisfaction in connection with the provision of, or failure to provide a financial service. A financial service includes:

- providing information on one or more financial products or financial services;
- engaging in Financial Promotions in relation to providing information on one or more financial products or financial services; or
- making introductions or referrals in connection with the offer of financial services or financial products.

Am I eligible to make a complaint?

Quilter Cheviot will investigate all complaints made.

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 the firm.

Who will deal with my complaint?

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

How soon can I expect a reply?

We will aim to settle the complaint promptly and fairly. 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.

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 where the resolution of the complaint is taking longer than 30 days.

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 make the complaint to the Dubai Financial Services Authority (DFSA); and
- Provide details of the DFSA and their contact details.

Can I make my complaint to the DFSA?

You can make a complaint to the DFSA in relation to:

- any conduct of, or dissatisfaction with, any Person regulated by the DFSA;
- a potential contravention of a Law or Rule; or
- any conduct that causes, or may cause, damage to the reputation of the Dubai International Financial Centre (DIFC) or the financial services industry in the DIFC.

How can I contact the Dubai Financial Services Authority?

You can contact the DFSA in one of the following ways. The complaint must be submitted in **writing**:

- electronically via the complaints portal on the DFSA website (<https://www.dfsa.ae/Consumer/consumer#Complaints>);
- by facsimile to +971 4 362 0801;
- by letter to DFSA Complaints, PO Box 75850, Dubai, UAE; or
- in person to the DFSA at Level 13, The Gate Building, DIFC

The DFSA will send you an acknowledgement which will include the contact details of the DFSA complaints management function.



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**Please contact our
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