



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 Compliance Officer at Quilter Cheviot, 3rd Floor, Windward House, La Route de la Liberation, St Helier, Jersey, Channel Islands, JE1 1QJ. You can do this by letter, email (compliance@quiltercheviot.com), fax (+44 (0)1534 768108) or by telephone (+44 (0)1534 506070). 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.

Am I eligible to make a complaint?

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

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.

You can expect to receive our final reply **within a maximum of eight weeks** from receipt of a complaint. 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.

We will advise you in writing when the complaint is considered closed.

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 Channel Islands Financial Ombudsman if the complaint remains unresolved or you remain dissatisfied or unhappy; and
- Provide details of the Channel Islands Financial Ombudsman and their contact details.

What happens if I am not satisfied with the reply I have received or I am still unhappy?

If you are 'eligible' to do so (see below), you can refer your complaint to the Channel Islands Financial Ombudsman ('CIFO'). This is a free service.

To be 'eligible', you must be one of the following at the time you refer the complaint, provided the service carried it for you was undertaken within our Jersey office:

- a) An individual consumer (whether or not resident in the Channel Islands) which includes non-professional trustees, council members or personal representatives; or
- b) a micro-enterprise (whether or not located in the Channel Islands) which employs fewer than 10 people and does not have a yearly turnover or balance sheet of more than €2 million; or
- c) a Channel Islands charity which has an annual income of less than £2 million.

You must have a relationship with Quilter Cheviot:

- a) as a client;
- b) as a prospective client; or



- c) that is sufficiently close, as specified by the Ombudsman, examples of which include the following:
- a. being a beneficiary or someone who has/had an actual or prospective beneficial interest under a pension scheme managed by Quilter Cheviot;
 - b. being a beneficiary or someone who has/had an actual or prospective beneficial interest under a trust, foundation or estate of which Quilter Cheviot was a trustee or personal representative or where the beneficiary attempted to enter into that relationship.

You can only contact the CIFO if the firm has had eight weeks to deal with your complaint and if the complaint has not been resolved or you are still dissatisfied or unhappy.

How can I contact the Channel Islands Financial Ombudsman?

You can contact the Channel Islands Financial Ombudsman by writing to them at PO Box 114, Jersey, JE4 9QG; by telephone (+44 (0)1534 748610 or +44 (0) 1481 722218) or by email (enquiries@ci-fo.org). Details of how to contact the Channel Islands Financial Ombudsman are provided in the final reply sent to you by the firm.

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

Yes. You must refer your complaint to the CIFO within six months of the date of our final response. The event about which you have complained must be taken to the CIFO within 6 years of the event occurring or – if later than that – within 2 years from when you should have known that there was reason to complain.

QUILTER CHEVIOT

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