

Quilter Investors Limited Complaints Handling Procedure

June 2018 – V1.0

Document history

Version	Date	Amendments	Author/Reviewer
1.0	June 2018	Document creation.	M.McNeill

1. Introduction

At Quilter Investors Limited ('QIL') we take all complaints seriously. The purpose of this document is to outline our procedure for handling complaints from clients.

2. How to complain

Before making a complaint you should ensure you are addressing this to the correct party. The best party to address a complaint to, is the one who you receive the majority of your communication from in relation to your investment. Listed below are the contact details for the administrators of our UK and Irish Funds:

(i) UK Funds

For UK funds the administration is managed by DST Systems (DST). They have a dedicated customer service team to investigate complaints who can be contacted by post at the following address:

**Complaints Team, DST Systems,
Paragon House, Coval Wells,
Parkway, Chelmsford,
Essex CM1 1WB.**

(ii) Irish Funds

For Irish funds the administration is managed by Citibank Europe plc. They have a dedicated customer service team to investigate complaints who can be contacted either by telephone or post:

**Phone:
+353 1622 4499**
**By Post:
Citibank Europe Plc
Transfer Agency 3rd Floor
1 North Wall Quay
Dublin 1
Ireland**

(iii) Direct to QIL

If a complaint is referred directly to QIL we will ensure it is redirected to the correct party who will respond in accordance with their own Complaints Procedure.

If you wish to make a complaint directly to QIL you can do so in writing to the following address:

**Complaints Manager,
Quilter Investors Limited,
2 Lambeth Hill,
London
EC4V 4GG**

You should include as much information as possible to enable the recipient to identify you, for example full name, address, fund(s) invested in, and any client account numbers. It is also advisable to inform us of how you can be contacted in case we need to obtain further information.

3. Complaints handling process

Upon receipt of a complaint we will take the following action:

- Assign the complaint to a member of our Compliance Team who is independent of the matter.
- Provide a prompt written acknowledgment of the complaint.
- As soon as possible and not later than four weeks after receipt of the complaint we will send one of the following:
 - a final response enclosing a copy of the Financial Ombudsman Service's explanatory leaflet, where applicable; or
 - an interim response advising we are not in a position to make a final response and details of when we will be in a position to issue a final response.

- If after eight weeks the complaint has not been resolved we will send a response explaining why we are still not in a position to issue a final response providing an explanation for the delay. In this letter we will advise when we expect to be able to provide a final response and enclose a copy of the Financial Ombudsman Service's explanatory leaflet.
- Upon receiving the final response if you are unhappy with the response provided you may be eligible to refer the complaint directly to the Financial Ombudsman Service.

4. Taking your complaint further

(i) UK Funds

If we do not resolve your complaint within eight weeks from the date of receipt of your initial letter, or after conclusion of our investigation you remain dissatisfied, then you have the right to refer your complaint to the Financial Ombudsman Service at no additional cost. The Financial Ombudsman Service is an impartial body that will review your complaint, obtaining relevant details from you and the company you are complaining about.

A copy of the Financial Ombudsman Service's explanatory leaflet will be enclosed within our Final Response letter for your reference.

Complaints can be referred to the Financial Ombudsman Service in the following ways:

Post:

**The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR**

**Telephone:
0800 023 4 567**

**Email:
complaint.info@financialombudsman.org.uk**

**Website:
www.financialombudsman.org.uk**

(ii) Irish Funds

If your complaint relates to an Irish domiciled fund and if we do not resolve your complaint after 40 working days have expired (from the date we were notified of the complaint), or after conclusion of our investigation you remain dissatisfied, then you have the right to refer your complaint to the Financial Services Ombudsman.

The Financial Services Ombudsman is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with all financial service providers. It is a free service to the complainant. The Financial Services Ombudsman provides information on their website regarding submitting a complaint and also provides a complaint form to be completed.

Complaints can be referred to the Financial Services Ombudsman in the following ways:

Post:

**The Financial Services Ombudsman
Bureau,
3rd Floor,
Lincoln House,
Lincoln Place,
Dublin 2,
Ireland**

**Telephone:
+353 (1) 6620 899**

**Email:
enquiries@financialombudsman.ie**

**Website:
<https://www.financialombudsman.ie/>**