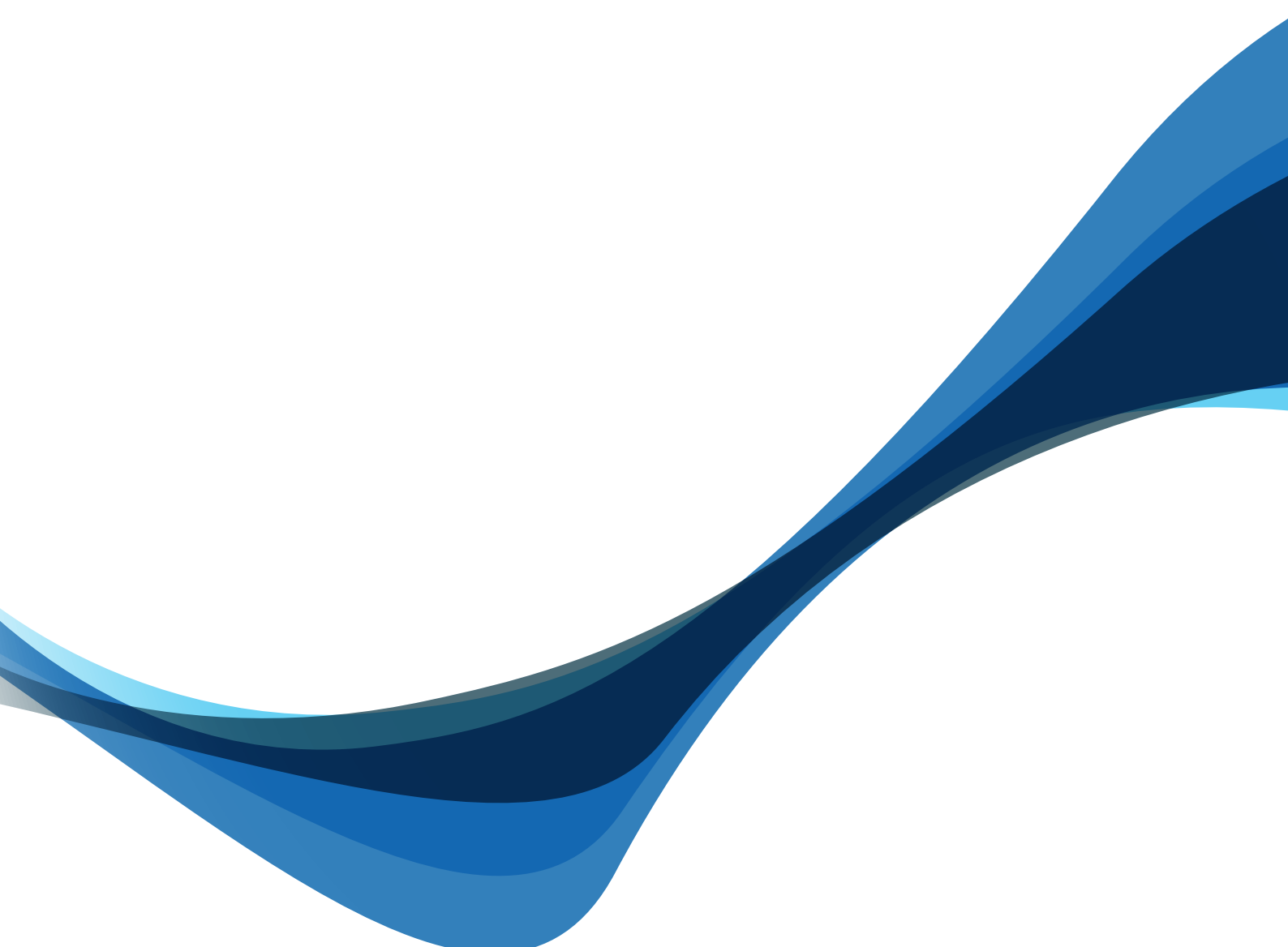


A guide to our Complaint Procedure



If you wish to make a complaint

We always want to provide you with the best possible service; however, we know that sometimes things can go wrong and you may need to complain. When this happens, please get in touch with us as soon as possible so we can do our best to put things right.

Our process

We'll contact you to acknowledge receipt of your complaint and this will be allocated to an individual with the relevant knowledge and skills to help resolve it. This person will not have been directly involved in the events related to your complaint and will review this independently.

We'll endeavour to resolve your complaint as efficiently as possible, while keeping in touch with you throughout the process. Although we'll do our best to resolve your complaint as quickly as possible, some complaints need a more detailed investigation or we might need to liaise with third parties, which may take time.

We will write to you within four weeks with either our final response or to explain why we are still investigating your complaint. Within eight weeks of having received your complaint, we will send you either a final response or a response confirming that we are still investigating your complaint, giving the reasons for this and how much longer this may take. We will also provide you with details of both Financial Ombudsman Service and The Pensions Ombudsman, along with a copy of their guidance notes. The contact details for both services are opposite.

Please note that the Financial Ombudsman Service will not look at a complaint until it has been raised with us and we have had a reasonable time to respond.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Calls to this number are normally free for people ringing from a "fixed line" phone, but charges may apply if you call from a mobile phone.

Telephone: **0300 123 9 123**

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

Email: **complaint.info@financial-ombudsman.org.uk**

Website: www.financial-ombudsman.org.uk

The Office of the Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**

Website: www.pensions-ombudsman.org.uk

Eligibility

The Financial Ombudsman Service has set rules for the type of complaints they can and cannot consider. They consider an eligible complainant as:

- A consumer; or
- A micro-enterprise in relation to a complaint relating wholly or partly to payment services, either at the time of the conclusion of the payment service contract or at the time of their complaint or;
- A charity whose annual income is less than £6.5 million at the time of the complaint; or
- A trustee of a trust whose net asset value is less than £5 million at the time of their complaint.

Where a complainant is not deemed to be an eligible complainant or where a complaint relates to a product which is not regulated by the Financial Conduct Authority, we will still investigate and respond to your complaint in the same way, however you will not be eligible to refer your complaint to an Ombudsman service.

If your complaint is regarding the administration of a personal pension plan, your complaint may be referred to the Pensions Ombudsman. Where applicable, our final response letter will explain this option.

Third Party

Using your own solicitor, financial adviser or other third party does not affect how we will review your complaint. However, please be aware that:

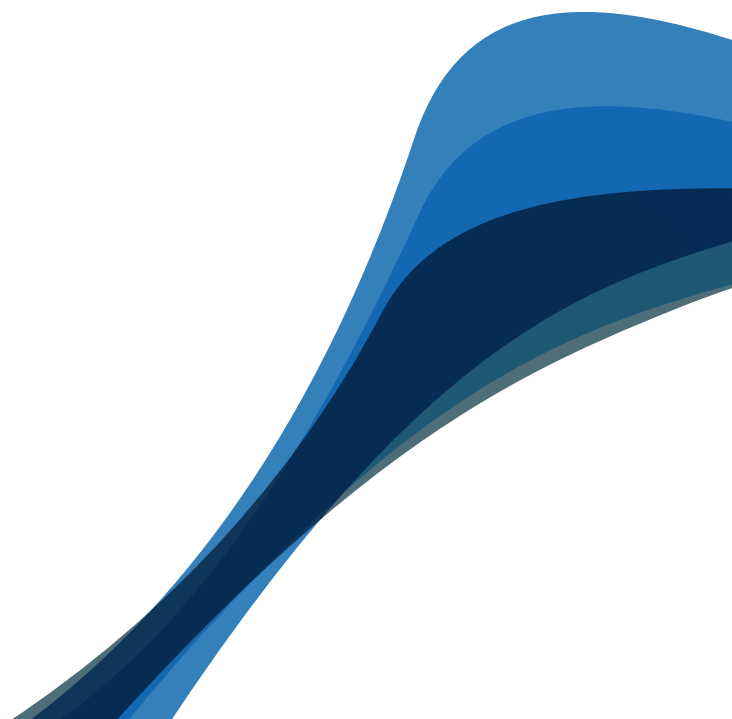
- We will not charge you to investigate your complaint.
- We will not be liable for any costs incurred if you decide to employ a third party to handle your complaint while we investigate.
- Where your complaint is upheld and redress is due, compensation will generally be paid into the investment product directly in respect of any losses.
- Any other related payments such as costs incurred in your personal capacity will normally be made directly to you.

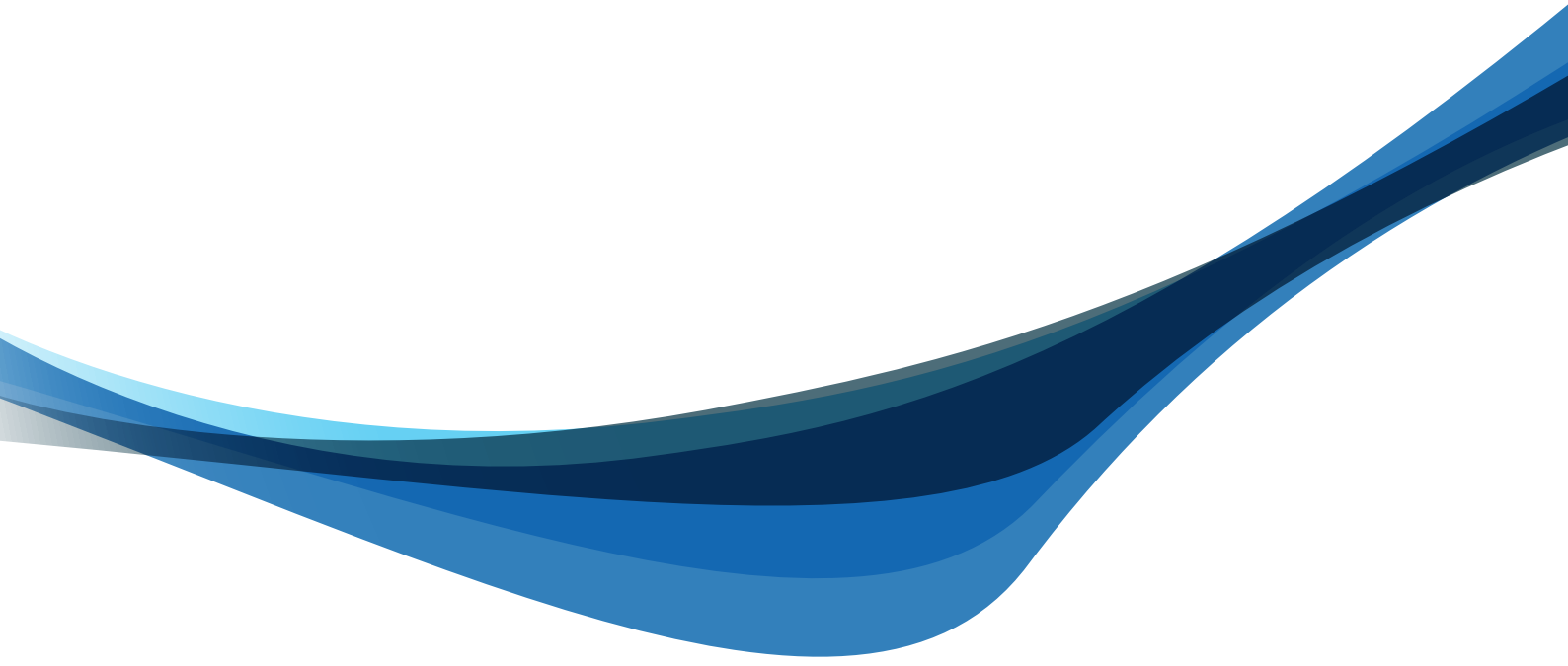
Please note that if you decide to use a third-party firm in respect of your complaint, we will not meet any costs or fees that the third party may charge you.

If you have any concerns with the way in which your complaint is being handled, please contact:

The Complaints Manager
James Hay Partnership
Suite 202 Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 03455 212 414





We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

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