CACEIS Bank, UK Branch
Complaint Handling Process

Introduction

CACEIS Bank, UK Branch ('CBUK') aims to continually deliver the highest standard of service to you, the client, and we treat any expression of dissatisfaction very seriously.

Should you wish to make a complaint, we will treat you fairly and are committed to investigating all complaints diligently and impartially. We shall seek to resolve any complaints received as soon as possible and in accordance with FCA guidelines.

How do I register a Complaint?

If you are dissatisfied with the standard of service provided to you by CBUK, you are eligible to make a complaint. Your complaint can be communicated by any medium, including by phone, letter, fax, email or in person. All complaints can be made free of any charge.

Who do I complain to?

In the first instance, your complaint should be addressed to your CBUK Client Representative or alternatively, a Senior Manager at CBUK who will be able to escalate your complaint as appropriate. Alternatively, should you wish to submit a complaint in a different manner, please use the following contact details:

Joe Saliba
Deputy CEO and Managing Director
CACEIS Bank, UK Branch, Broadwalk House, 5 Appold Street, London, EC2A 2DA
Email: joseph.saliba@caceis.com

Claire Linane,
Head of Support Functions and Deputy Managing Director
CACEIS Bank, UK Branch, Broadwalk House, 5 Appold Street, London, EC2A 2DA
Email: claire.linane@caceis.com

Our complaints handling procedure

We maintain and operate an internal complaint handling procedure that reflects the requirements of the FCA's Dispute Resolution Sourcebook ("DISP"). Please contact us if you would like further details regarding our complaints handling process.

What information does CBUK need?

To assist us in dealing with your complaint we ask that you provide a clear description of your grievance, and where applicable, how you would like it resolved. In addition, please ensure that you provide your name, account number[s], address, email address, contact telephone number[s] and details of anyone that may be contacted about the complaint in your absence.

How will CBUK deal with your complaint?

Resolution of a complaint depends on the complexity of the issue[s] raised. CBUK will respond to your complaint promptly and will ensure that you are kept reasonably informed about the progress of measures being taken for the complaint's resolution. We will also endeavour to provide you with our proposed plan of action and our time frames for dealing with your complaint where possible, generally we look to:

- Provide a written acknowledgement of your complaint within 24 hours of receipt (excluding non-business days);
- Provide you with a Final Response communication within the FCA prescribed timeframes (dependent on the service being complained about and your status under the FCA rules – generally this is within 8 weeks of receipt of a complaint or 15 business days for complaints received about a payment service);
- Provide you with referral rights relevant to your status (i.e. we may identify you as having the right to refer our assessment of your complaint to the Financial Ombudsman Service)

The Financial Ombudsman Service

If you are an Eligible Complainant (as defined by the FCA), you may fall under the jurisdiction of the Financial Ombudsman Service. You may be eligible to refer your complaint to the Financial Ombudsman Service eight weeks following your initial complaint to us or after we have issued our Final Response Communication regarding your complaint if you remain dissatisfied.

The Financial Ombudsman Service may be contacted via the details below:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Website: **www.financial-ombudsman.org.uk**
Email: **complaint.info@financial-ombudsman.org.uk**
Tel: **0800 023 4567 or 0300 123 9 123**

Referring complaints to other firms

If we receive a complaint which is solely or jointly the responsibility of another firm, we will forward all or part of the complaint to that firm promptly and will inform you of this and the reasons why it was forwarded to them. We will supply you with the other firm's contact details when we write to you. Any aspect of the complaint which is our responsibility will be dealt with in accordance with our Complaint Handling Policy.

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