

COMPLAINTS PROCEDURES

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SG Kleinwort Hambros endeavours to provide its customers with the highest level of service at all times.

SG Kleinwort Hambros' complaints procedures are set out in accordance with the Gibraltar Financial Services Commission (GFSC) requirements. A complaint can be made in person, via the telephone or in writing either by letter or email. Once received, your complaint will be logged and investigated.

Whilst we hope to be able to resolve any issues that you might have immediately, if this is not possible, we will act on your formal complaint in the following way.

- 1. Immediate resolution process:** Three days – If we are able to resolve your complaint to your satisfaction by the close of the third business day, we will issue you with a summary resolution communication, advising that your complaint has been resolved and informing you of your right to take your complaint to the GFSC or, when available, to the Gibraltar Financial Services Ombudsman.
- 2. Written acknowledgement:** On receipt of your complaint, if it remains unresolved after three business days, we will send you a written acknowledgement within five business days, informing you of the person who will be dealing with your complaint and providing you with a copy of these procedures. Where necessary, we may ask you to provide written details of your complaint.
- 3. Written response:** We aim to resolve complaints within eight weeks of receiving them, if not sooner. However, if we are still unable to resolve the problem in this time, we will contact you to explain the delay and keep you fully informed as to when we expect to resolve the problem. For complaints in relation to payments, we aim to resolve within 15 business days, extended to 35 business days in exceptional circumstances.

If you are not satisfied with our final response to you, you may refer the matter to the GFSC or, when available, to the Gibraltar Financial Services Ombudsman. You may contact the GFSC directly via their website: www.fsc.gi/consumer/aboutfirm).

- 4. Keeping you informed:** We will endeavour to keep you informed of progress on the resolution of your complaint.

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Contacts

You can contact us in the following ways:

- **By post:**
SG Kleinwort Hambros Bank Limited, Gibraltar Branch
Unit 5.02, Madison
Midtown, Queensway
Gibraltar GX11 1AA
- **Via the website contact form:**
www.kleinworthambros.com

SG Kleinwort Hambros Bank Limited, Gibraltar Branch is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is authorised and regulated by the Gibraltar Financial Services Commission in respect of banking, investment and insurance mediation business. The company is incorporated in England and Wales under number 964058 with registered office at One Bank Street, Canary Wharf, London E14 4SG and is registered in Gibraltar under the Gibraltar Companies Act with its principal place of business in Gibraltar at Unit 5.02, Madison, Midtown, Queensway, Gibraltar GX11 1AA. The liability of the members of SG Kleinwort Hambros Bank Limited is limited.

Services provided by SG Kleinwort Hambros Bank Limited, Gibraltar Branch will be subject to the regulatory regime applicable in Gibraltar, which differs in some or all respects from that of the UK. For UK-resident clients certain FCA protections may apply in addition to those available under the Gibraltar regime in certain specific circumstances.

SG Kleinwort Hambros Bank Limited
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Unit 5.02, Madison
Midtown, Queensway
Gibraltar GX11 1AA
T +44 350 20002004
F +44 350 200790037

www.kleinworthambros.com

