

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 Channel Islands Financial Ombudsman Service 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 and without the need for written recourse, 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 Channel Islands Financial Ombudsman Service (“CIFO”).
- 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 Channel Islands Financial Ombudsman (“CIFO”). You may contact CIFOs directly via their website: www.ci-fo.org.

- 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, Jersey Branch
PO Box 78, 38 Esplanade, St Helier
Jersey JE4 8PR

SG Kleinwort Hambros Bank Limited, Guernsey Branch
PO Box 6, Hambro House
St Julian's Avenue, St Peter Port
Guernsey GY1 3AE

- **Via the website contact form:**

www.kleinworthambros.com

SG Kleinwort Hambros Bank Limited, Jersey Branch is regulated by the Jersey Financial Services Commission. The bank's principal address in Jersey is PO Box 78, 38 Esplanade, St Helier, Jersey JE4 8PR. Services provided by SG Kleinwort Hambros Bank Limited, Jersey Branch will be subject to the regulatory regime applicable in Jersey, 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 Jersey regime in certain specific circumstances.

SG Kleinwort Hambros Bank Limited, Guernsey Branch is licensed and regulated by the Guernsey Financial Services Commission to provide deposit taking services, investment business services, as well as lending, credit & finance services, and is also registered as a money services provider in Guernsey. SG Kleinwort Hambros Bank Limited is also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK. The bank's principal address in Guernsey is PO Box 6, Hambro House, St Julian's Avenue, St Peter Port, Guernsey GY1 3AE. The company is incorporated in England and Wales under number 964058 with registered office at One Bank Street, Canary Wharf, London E14 4SG. Services provided by SG Kleinwort Hambros Bank Limited, Guernsey Branch will be subject to the regulatory regime applicable in Guernsey, 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 Guernsey regime in certain specific circumstances.

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