

Authorised and regulated by the Gibraltar Financial
Services Commission.

Complaints Procedure

SG Kleinwort Hambros Bank (Gibraltar) Limited
Hambro House
32 Line Wall Road
Gibraltar

Tel: +350 20002004
Fax: +350 200790037

www.kleinworthambros.com



SOCIETE GENERALE GROUP

KH110 13.01.2018



SOCIETE GENERALE GROUP

Complaints Procedures

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

Kleinwort Hambros' complaints procedures are set out in accordance with the Gibraltar Financial Services Commission (GFSC) requirements.

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 can 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.htm).

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

Contacts

You can contact us in the following ways:

By post:

SG Kleinwort Hambros Bank
(Gibraltar) Limited
Hambro House
32 Line Wall Road
Gibraltar

Via the website contact form:

www.kleinworthambros.com