

Complaints Handling Policy

At Waverton Investment Management we take great care to maintain high standards of service. If we are aware of client concerns or unease we give priority to resolving the matter as quickly as possible. To assist with this process we have prepared procedures to ensure that complaints are handled fairly and within reasonable timescales. These procedures are as follows:

Upon receipt of a complaint, your Waverton contact will attempt to resolve the matter to your satisfaction within 3 days. Where a complaint is resolved within 3 days, we will send you a Summary Resolution Communication.

Where the matter takes longer than 3 days to resolve, the Head of Legal and Compliance, who is independent of the case, will investigate the complaint. The Head of Legal and Compliance will:

- Initiate a record and file of your complaint.
- Acknowledge your complaint promptly. We aim for this to be within five working days of receipt of your complaint.
- Aim to resolve the complaint as quickly as possible.

The acknowledgement may, especially in the case of a verbal complaint, set out our understanding of your complaint and may request further clarification if necessary. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required.

If our investigation into your complaint is prolonged you will be sent a letter to keep you informed of our progress and explaining the delay. Please bear in mind that if your complaint requires information from third parties some delays could be beyond our control. We will however pursue outstanding information on a regular basis.

For eligible complainants - By the end of eight weeks after receiving your complaint you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. The resolution will either accept the complaint and offer appropriate redress or remedial action, offer redress or remedial action without accepting the complaint or reject the complaint and give our reasons for doing so. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter. A copy of the Financial Ombudsman Service leaflet '*your complaint and the Ombudsman*' will be enclosed.

OR

- Confirmation that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response

AND

- Informing you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. We will enclose a copy of the Financial Ombudsman Service leaflet '*your complaint and the Ombudsman*', if not already supplied.

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact the client directly.
- We will enclose a copy of the original complaint letter.
- We will write to you, giving contact details of the firm, and invite you to get in touch with them directly. We will also enclose a copy of the letter we send to the firm. We will copy the firm in on the letter sent to you.

Whilst you may wish to initiate a complaint with your principle contact at Waverton, the Head of Legal and Compliance can be contacted directly using the following details:

By Email:

hshah@waverton.co.uk

By Post:

Harish Shah
Head of Legal & Compliance
Waverton Investment Management Limited
16 Babmaes Street
London
SW1Y 6AH

By Telephone:

+44 (0) 207 484 7496

By Fax:

+44 (0) 207 484 7403