

Winterflood

Complaints handling procedure

Winterflood Jersey Limited (“Winterflood”) is committed to providing the highest level of client service but we acknowledge that despite our best efforts there may be instances whereby you may be dissatisfied with some aspect of our service. Although we are never happy to learn that you feel we have fallen short, we appreciate the opportunity to put things right and address any issues to prevent them recurring in future.

We greatly value your comments and we consider complaints to be a key indicator of how we are treating our clients and how we can improve our service by ensuring that the root cause of any complaint can be minimised or eradicated. We operate a firm-wide Complaints Policy which requires that complaints are dealt with by our designated complaints management function, overseen by a member of our senior management team. All complaints will be dealt with promptly, investigated in a diligent and unbiased manner, and the complainant will be kept informed in communications that are timely, clear, and written in plain language.

This document sets out the ways in which you can make a complaint to us and provides a summary of the process we will follow to investigate the complaint and communicate our progress and the outcome of our investigation to you.

How to make a Complaint

If you are dissatisfied with any aspect of our service and would like to make a complaint, then you can do this in any of the following ways:

- Call us on **+44 (0)203 100 0000**
- Send us a secure email to **wjl.complaints@winterflood.com**; or
- Send us a written complaint by post to the following address:

Compliance Department, Dialogue House, 2-6 Anley Street, St Helier, Jersey JE2 3QE

To help us ensure that we can address your complaint as quickly as possible, please make sure that you detail the following if your complaint is in written form:

- Your full name and address
- The full details of your complaint
- How you would like us to remedy the issue
- A daytime contact telephone number and/or email address

How we will deal with your complaint

Upon receipt of your complaint, we will record all the relevant details. We will then thoroughly investigate your complaint using all the information available to us. In some cases, we may need

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Registered Number 158855

Winterflood Jersey Limited is authorised and regulated by the Jersey Financial Services Commission

to contact you to gather further information to assist our investigation. We commit to assessing your complaint diligently and impartially and reaching a fair decision.

We will endeavour to resolve your complaint by the close of the third business day following the date we receive your complaint. In this case, we will acknowledge your complaint in writing will include a summary confirming that we consider your complaint to be resolved and we will ask that you confirm (orally or in writing) that the complaint has been resolved to your satisfaction.

If we are unable to resolve your complaint within three (3) business days because it requires further investigation, we commit to the following:

- We will send you a written acknowledgment as soon as possible and in any circumstances within five (5) working days of receipt.
- We will make every effort to investigate and resolve your complaint as quickly as possible and without undue delay. Once we have completed our investigation, we will write to you setting out our position and, where appropriate, our proposed remedial action (this communication shall be referred to as our “final response”).
- If we have been unable to resolve your complaint within four (4) weeks, we will write to you keeping you informed of the progress that has been made.
- In exceptional cases, where we have not been able to provide our final response within eight (8) weeks, we will write to you explaining why we are not yet able to give our response and provide a time frame in which we expect to be in a position to provide it.

If we do not provide you with a final response within three (3) months from the date we received your complaint, or if you do not agree or are dissatisfied with the outcome of our investigation, you may have the right to refer your complaint to the Channel Islands Financial Ombudsman (“CIFO”) (which is an independent dispute resolution service) within six (6) months of the final response and you must do so within six (6) years of the event complained about or (if later) two (2) years from when you could reasonably have been expected to become aware that you had a reason to complain.

You can check your eligibility to use the services of the CIFO by consulting their website at www.ci-fo.org. The CIFO can be contacted by phone on +44 1534 669800, by email to enquiries@ci-fo.org or by post to PO Box 114, Jersey JE4 9QG.

