

## FSA COMPLAINTS PROCEDURES FOR UK RESIDENT OR DOMICILED CUSTOMERS

**This procedure is written in accordance with the Financial Services Authority (“FSA”) Compliant Handling Rules and is required to be issued in the event of a customer complaint.**

We will consider all complaints received from an Eligible Complainant, who the FSA have classified as a person who is:

- (a) A private individual; or
- (b) A business, which has an annual turnover of less than £1m; or
- (c) A charity, which has an annual income of less than £1m; or
- (d) A trustee of a trust, which has a net asset value or less than £1m;

and

- (e) Who is or has been a customer of the firm;
- (f) The complaint arises out of matters relevant to being or having been a customer;

or

- (g) The complaint arises out of our actions or failure to act where the complainant is a potential customer of the firm.

**Note:** A complaint may be made on behalf of an eligible complainant by another party authorised by you.

In the event that we receive a complaint we will retrieve all the necessary documentation relevant to your account, from our files and systems. These documents will be read and considered, in conjunction with your complaint by our International Compliance Manager.

We will ***endeavour to respond to and resolve your complaint straight away***, which we consider to be at least one business day after the day we received your complaint. However, we may need to carry out further internal investigations, if these are required we will send you a notice of investigation letter ***within 5 working days*** from when we received your complaint.

The notice of investigation letter will include:

- an explanation of why a different person is responding if it is not the person you addressed your complaint to;
- the name and job title of the individual handling your complaint;
- a timescale for when we will correspond further, which will be no more than 4 weeks from the receipt of your complaint; and
- A copy of our complaint handling procedures.

In the unlikely event that our investigations require longer than **4 weeks** to complete, we will write to you to explain why we are not yet in a position to respond to your complaint and indicate when we will make further contact (This must be within **8 weeks** of the receipt of the complaint).

If after **8 weeks** we are still not in a position to make a response, we will write to you and give reasons for the delay and an indication when we expect to provide a full and final response. At this point we must include details of the Financial Ombudsman Service (“FOS”), who you can refer your complaint to if you wish, a copy of the FOS’s explanatory leaflet should also be enclosed.



**Mellon Global Investments**

Once our investigations are complete we will write to you with our response, this will be either a final response, or an offer letter, depending on the circumstances of your complaint.

**A Final Response is:**

- ◆ Where we believe we have fully addressed your complaint;
- ◆ Notified you that you may refer the complaint to the FOS if you remain dissatisfied with our final response and that you must do so within 6 months (from the date of the final response); and
- ◆ Enclosed a copy of the FOS explanatory leaflet.

**An Offer Letter is:**

Where we consider that you are entitled to some redress, and believe that we have fully addressed your complaint. This will include a page for you to state your acceptance and return to us. We will then forward the agreed redress in a final response letter.

**We will consider a complaint closed when;**

- we have sent you a final response; or
- you have indicated in writing that you accept our offer or response; or
- you fail to respond to our correspondence within 8 weeks from the date of our written response.

**Contact details;**

<p><b>You can contact us:-</b></p> <p>⇒ <b>in writing</b></p> <p><b>International Compliance Manager Mellon Global Investments Limited 160 Queen Victoria Street London EC4V 4LA</b></p>	<p><b>The Financial Ombudsman Service can be contacted:-</b></p> <p>⇒ <b>in writing</b></p> <p><b>Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR</b></p> <p>⇒ <b>by phone</b></p> <p><b>* 44 845 080 1800</b></p>
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