



Complaints Handling Procedure for EQ Investors

Your right to complain

Although we always try to provide a high standard of service, we understand that there may be occasions when you aren't happy with the services we've provided. That's why we have a complaints procedure.

This procedure is designed to provide information on how we will act in the event that we receive a complaint and the steps that we will take which are in accordance with the requirements of our Regulator, the Financial Conduct Authority (FCA).

Who to contact

All complaints should be referred in the first instance to:

By phone: 020 7488 7120

By email: compliance@eqinvestors.co.uk

By post: EQ Investors Ltd, Centennium House, 100 Lower Thames Street, London, EC3R 6DL

In person Our offices are open Monday to Friday 9am to 5pm (except bank holidays).

What we do when a complaint is received

Our actions will be the same whether your complaint is made in writing or verbally. We aim to assess any complaint fairly, consistently and promptly.

Where possible, we'll try to resolve your concerns within 3 working days of receiving your complaint.

If we can resolve your complaint within 3 working days, we will contact you by the end of the third day of receiving your complaint, confirming how we have dealt with it.

If we cannot resolve your complaint within 3 working days, we will:

- Write to you within 5 working days of receiving your complaint.
- Investigate your complaint further.
 - We may need to get a signed letter of authority from you so we can collect certain information from other parties on your behalf
 - We aim to complete our investigation within 8 weeks of receiving your complaint
- Write to you again when we have completed our investigation, confirming:
 - Details of our investigation
 - Whether your complaint should be upheld or not
 - What corrective action or redress (or both) may be suitable

- If we haven't been able to complete our investigation within 8 weeks of receiving it, we will write to you again, explaining:
 - The reason(s) why we have not been able to complete our investigation
 - When we hope to complete our investigation

If you are unhappy with our response

If you're not happy with our response, you may refer your complaint to the Financial Ombudsman Service free of charge, who may be able to help. Full contact details can be found below.

What we do if your complaint is not about our firm

If you complain to us, but we are satisfied that the complaint relates to another firm, we will:

- Write to the firm concerned (if we can identify them), explaining that we believe they need to consider your complaint. We will also enclose details of your complaint.
 - If this was made in writing – the copy of your original letter / email
 - If this was made verbally – written details of the notes we made
- Write to you, giving you firm's contact details. We will also provide you with a copy of the letter we send to the firm. A copy of the letter we send to you will also be sent to the firm concerned.

The Financial Ombudsman Service (FOS)

If we have not issued our final response letter within eight weeks of receipt of the complaint or, if you are dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge but you must do so within six months of the date of our final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. The Ombudsman can be contacted at:

Financial Ombudsman Service
The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 023 4567 or 0300 123 9 123

www.financial-ombudsman.org.uk

Be assured that we treat all complaints very seriously and we will conduct a full review and conclude all matters to the mutual satisfaction of the parties as quickly as possible, maintaining appropriate records at all times.