

Client Complaint Procedure

Client Complaint Procedure for Capital International Limited

We are committed to providing a high quality, accessible and responsive service to all our clients. However, if you believe that things have gone wrong or that we have failed to meet the standards of service you expect, then please make us aware of your problem or concern.

Please let us know when:

- You are dissatisfied with the standard of service you have received;
- You have not received a service that you think should be available to you; or
- You feel that you have not been treated with politeness and respect.

We take all problems and concerns seriously and while it may not be possible to please everyone all of the time, we will listen and do everything we can to deal with your complaint or any other matter that you wish to bring to our attention.

Where possible and appropriate to do so we will explain the reasons for our actions.

What to do first	What will happen when you make a complaint?	Financial Services Ombudsman Scheme
When making a complaint, you should explain the problem or concern either face to face, by telephone, by email, through the online portal, or in writing to your Account Executive or Relationship Manager. You may contact us using any of the following means: By Post: Customer Services, Capital International Limited, Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG By Telephone: +44 (0) 1624 654200 By Facsimile: +44 (0) 1624 654201 By E-mail: clientservices@capital-iom.com Please make sure we fully understand your complaint and the action that you believe should be taken in order to correct the matter. You should also provide us with your preferred method of contact to enable us to keep you informed of progress.	If we are unable to resolve your complaint immediately, we will acknowledge within 7 days of receipt of your complaint: • What we understand the nature of the complaint to be; • How we will deal with your complaint, and how long we believe it is likely to take to resolve; • Who is responsible for dealing with your complaint; and • How we anticipate keeping you informed of any progress. We may request further information from you to help us in resolving your complaint more effectively. We strive to resolve all complaints as quickly as possible. However, some complex complaints may take more time. If this is the case with your complaint, we will write to you to explain why the investigation is taking longer than expected. Once we have fully investigated your complaint we will issue our final response letter. We expect to do this within 8 weeks of receipt of your complaint.	If, following receipt of our final response, you are still not satisfied with the situation, private individual customers who have a complaint against an Isle of Man financial services firm can refer the complaint to the Isle of Man's Financial Services Ombudsman Scheme. The Financial Services Ombudsman Scheme is a free, independent dispute resolution service and is operated by the Isle of Man Office of Fair Trading. The Ombudsman will only become involved once our internal procedures have been exhausted or are considered to have failed in any way. By Post: The Financial Services Ombudsman Scheme, Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS By Telephone: +44 (0) 1624 686500 By E-mail: ombudsman@iomoft.gov.im Website: www.gov.im/oft

Capital International Limited

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