

The Bank will expect to resolve complaints it receives, properly and in line with FCA's Disciplinary Resolutions: complaints handling rules ('DISP').

On receipt of a complaint, the Bank will:

1. Send the complainant a prompt written acknowledgment providing early reassurance that it has received the complaint and is dealing with it; and
2. Ensure the complainant is kept informed thereafter of the progress of the complaint investigation.

If the complaint can be resolved within 3 business days following receipt, we will notify the complainant that the complaint has been resolved and provide information about the complainant's right to refer the complaint to the Financial Ombudsman Service.

Complaints that cannot be dealt with within 3 days will be sent a final response within 8 weeks.

The 'final response' will be a written response from the bank to the Customer/Complainant which acknowledges receipt of the complaint, outlining the details of our investigation, how we reached our decision and, where appropriate, offers redress or remedial action; or reasons for rejecting the complaint. The final response will also enclose details on how the customer can now refer the complaint to Financial Ombudsman Service if they are dissatisfied with the resolution.

Any referrals made to the Financial Ombudsman Service must be raised within 6 months of the date of final response.

Please find below the procedure for your reference:

<http://authorit/AuthorIT/Policy%20Documents/Policies%20for%20International%20Branches/London%20Branch%20Policies/Customer%20Complaints%20Policy/index.htm#95259.htm>