

# Complaint Handling Procedure

What to do if you have a complaint relating to one of our UK, Jersey or Guernsey registered Investment Trusts or associated ISAs.



## Introduction

At Aberdeen Standard Investments, we want to provide you with the highest level of service possible.

We hope you are pleased with the service we provide. However, if you have cause for a complaint, please let us know. A dedicated Complaints Handling Team is responsible for dealing with complaints.

You can help us improve our service.

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### How can I make a complaint?

**By Letter** If you wish to complain about any of our Investment Plans for Children, Investment Trust Share Plans or associated ISAs, you can write to us at the following address:

The Complaints Team  
Aberdeen Standard Investment Trusts  
PO Box 11020  
Chelmsford  
CM99 2DB

Alternatively, you can also make a complaint by:

**Telephone:** 0808 500 0040 (+44 1268 44 82 22 from overseas)

**Fax:** 0330 123 3797

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### What will happen when you receive my complaint?

The Complaint Investigation Officer handling your complaint will attempt to fully resolve your complaint within five business days after receipt. If your complaint cannot be resolved within this time, we will send you a written acknowledgement letter.

In some cases, we may require more information from you to enable us to fully investigate your complaint. In this instance, we may contact you for further details.

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### Investigating your complaint

We will fully investigate all aspects of your complaint. Your complaint will receive the personal attention of one of our Complaint Investigation Officers either at ASI or within the Complaint Team of our Third Party Administrators who conduct complaint investigations and correspond with clients on our behalf.

Our Complaint Investigation Officers consider each complaint individually, co-ordinate all aspects of the information gathering process about your complaint and will endeavour to resolve the matter promptly and fairly.

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### Responding to your complaint

You will receive a full written response to your complaint.

As above, we aim to send this response letter to you within 5 business days, however:

**If after 4 weeks** we are still investigating your complaint, we shall advise you in writing of:

- the reasons why the matter is still unresolved;
- when you may next expect to hear from us.

**If after 8 weeks** we are still not in a position to resolve your complaint, we shall advise you in writing of:

- the reason why the matter is still unresolved;
  - when you may expect to receive a final response;
  - the fact that you may now refer the matter to the Financial Ombudsman Service.
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### Complaint resolution

During our investigation, we will have determined whether an error has occurred. If we have made a mistake, we will correct it and take steps to ensure that you have not been financially disadvantaged as a consequence of our error.

We will do our utmost to ensure that your complaint is resolved to your satisfaction. If you have any further issues, please contact us again.

If we have not heard from you 8 weeks after we have provided our final response, we will consider the complaint resolved.

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**What if I am unhappy with your response?**

If you are unhappy with our response, you may take your complaint to the Financial Ombudsman Service.

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**What is the Financial Ombudsman Service?**

Aberdeen Asset Managers Limited is authorised and regulated by the Financial Conduct Authority. The Financial Ombudsman Service has been set up by law to provide consumers with a free, independent service for resolving disputes with financial firms authorised by the Financial Conduct Authority.

Access to the Financial Ombudsman Service is available to customers (or potential customers) who are eligible complainants. An eligible complainant must be a person that is:

- a consumer;
- a ‘micro-enterprise’ - an enterprise with fewer than 10 employees and an annual turnover that does not exceed €2 million;
- a charity which has an annual income of less than £6.5 million;
- a trustee of a trust which has a net asset value of less than £5 million;
- a professional client or an eligible counterparty, where the individual is a consumer in relation to the activity to which the complaint relates;
- a small business with an annual turnover of less than £6.5 million (or currency equivalent) and either:
  - a balance sheet total of less than £5 million (or currency equivalent), or
  - fewer than 50 employees
  - a guarantor - this is an individual who is not a consumer that has given a guarantee or security in respect of an obligation or liability of a person which was a micro-enterprise or small business as at the date the guarantee or security was given.

**The Financial Ombudsman Service may award compensation if the complainant has suffered financial loss (including consequential or prospective), pain and suffering, damage to reputation or distress and inconvenience.**

- The Financial Ombudsman Service will not consider a complaint before a final response has been provided or 8 weeks has elapsed since Aberdeen Standard Investments received your complaint, unless Aberdeen Standard Investments agree to this.
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### Where is the Financial Ombudsman Service?

The Financial Ombudsman Service Exchange Tower London E14 9SR	<b>Telephone:</b>	0800 023 45687 (free for landlines and mobiles)  0300 123 9123 (calls cost no more than calls to 01 & 02 numbers)  +44 20 7964 0500 (available from outside the UK - calls will be charged)
	<b>E-mail:</b>	complaint.info@financial- ombudsman.org.uk
	<b>Website:</b>	<a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>

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### What happens after my complaint is resolved?

We analyse each complaint received to record any errors that may have occurred. Our senior management team reviews this analysis on a monthly basis to improve the level of service that we provide.

We report all complaints received to the Financial Conduct Authority. This report is submitted twice a year.

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### Professional Clients

Complaints received from professional clients and eligible counterparties will be handled in the same way as complaints received from retail clients. However, professional clients and eligible counterparties may not meet the definition of “eligible complainant” and therefore may not have access to the Financial Ombudsman Service.

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