Complaints Handling Procedures

What to do if you have a complaint
Non UK

Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments.
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 within our Investor Services Department in Aberdeen is responsible for dealing with complaints.

You can help us improve our service.

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<th>How can I make a complaint?</th>
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What will happen when you receive my complaint?

The Complaints 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 an acknowledgement letter or email if you contacted us via that method.

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 information.

In all cases, you will be given the name of the Complaints Officer dealing with your case.
**Investigating your complaint**

We will fully investigate all aspects of your complaint. Your complaint will receive the personal attention of one of our Complaints Officers in our Complaints Team.

Our Complaints 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.

In our response, we will provide you with the name of the Complaints Officer who investigated 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; and
- 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.
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.

Whilst we will do our utmost to ensure that your complaint is resolved to your satisfaction, if you are not happy with our response, please contact us again.

If we have not heard from you 8 weeks after we have written to you, we will consider the complaint resolved.

What if I am unhappy with your response?

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

Professional Clients

Complaints received from professional clients and eligible counterparties will be handled in the same way as complaints received from retail clients.