



Aberdeen Standard  
Investments

# Complaints Handling Procedures

What to do if you have a complaint  
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.

### How can I make a complaint?

**By Letter** If you wish to complain about any of our Unit Trusts, OEICs, Investment Trust Plans or ISAs, you can write to us at the following address:

The Complaints Team  
Aberdeen Standard Investments  
10 Queen's Terrace  
Aberdeen  
AB10 1XL

Alternatively, you can also make a complaint by:

**Telephone:** 01224 404490 – Unit Trusts, OEICs, Investment Trust Plans and associated ISAs

**Fax:** 01224 404486; or by

**E-mail:** [complaints@aberdeenstandard.com](mailto:complaints@aberdeenstandard.com)

### 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.

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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 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; and
  - 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 and Aberdeen Standard Fund Managers Limited are 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:

- private individuals;
- 'micro-enterprises' - business with annual turnover of less than £2million and fewer than 10 employees;
- a small business, charity or trust (depending on circumstances);
- a registered charity with an annual income of less than £1million; and
- a trustee of a trust with net assets of less than £1million.

**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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