

Complaints Policy

Purpose

The purpose of this Policy is to outline Aberdeen's position on Complaints.

Scope

The Policy applies to all staff of Aberdeen Asset Management PLC and all of its subsidiaries.



Availability

Internally

The Policy is available to all Staff in the Policies and Procedure site on SharePoint.

Externally

- **Regulators, Auditors, Depositories, Trustees**
The Policy can be provided to any of the above on request
- **Clients/Prospective Clients**
The Policy is confidential and privileged and must not be distributed outside the Group. All requests for information on the Policy from Clients or prospective Clients must be referred to the Policies and Procedures Team who will obtain the necessary permission for the Policy to be made available.

Variance (See Handbook Pages 8 – 11)

Policy

Aberdeen believes that any expression of dissatisfaction about the provision of, or failure to provide, a financial service, must be treated as a Complaint (see Definitions).

It is Aberdeen's Policy that:

- all Complaints are:
 - dealt with accurately, timely, and consistently
 - dealt with in compliance with all regulatory requirements and agreed business standards
- a Client must not be financially disadvantaged in the event of an error on Aberdeen's part. Full compensation is always required
- recorded and notified to the Compliance Department

Aberdeen believes that a Client has the right to:

- be heard
- have a Complaint determined fairly and in a timely manner
- know whether relevant Aberdeen Policies and Procedures have been followed
- request and receive any material needed to support a Complaint
- be informed of Aberdeen's Procedures for dealing with Complaints, including avenues for further and/or independent review
- be informed of the decision regarding a Complaint, and the reasons for that decision
- have a Complaint dealt with confidentially (when requested and/or appropriate)

Despite wide variations in Complaints regulations, Aberdeen applies a global standard on the handling of Complaints, with which all parts of the Group must comply. In addition to the global standard, each jurisdiction may have stricter local requirements which must be met. (See Handbook Pages 8 – 11)