

Complaints Policy for Distribution to Complainants

Standard Chartered Private Bank Complaints Policy

1. Introduction

Standard Chartered Bank (“SCB”) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom. In line with the regulations, we are required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints, and to recognise that complaints require resolution.

The individual with responsibility for oversight of SCB’s compliance with these rules (in respect of Private Banking complaints) is Tracey Clarke, Chief Executive Officer, Private Banking.

2. Receiving complaints

You may make your complaint in person, or by letter at:
Standard Chartered Bank
1 Basinghall Avenue
London
EC2V 5DD
United Kingdom
Attn: Private Bank Complaints Handling Officer

Telephone: 0800 9177656 or contact your Private Banker’s direct number
Fax or e-mail: +44 (0)207-885-8333 or Contact.PvBUK@sc.com

You do not need to make the complaint in writing, but it would help our investigation if you could set all the details clearly in your communication. Please address your complaint to your Relationship Manager, or the Complaints Officer at the address shown on the relevant letterhead. We do not charge a complaint handling fee.

3. Acknowledging your complaint

We will promptly acknowledge your complaint in writing. In this acknowledgement we will provide the name and title of the person within our firm who will handle your complaint. This individual will have the authority

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In the United Kingdom Standard Chartered Bank (trading as Standard Chartered Private Bank) is an authorised financial services provider (licence number 45747) in terms of the South African Financial Advisory and Intermediary Services Act, 2002.

necessary to investigate and settle the complaint and will not be the person whose actions gave rise to the complaint.

4. Investigating complaints

Your complaint will be investigated by the individual identified above in a competent, diligent and impartial manner. Certain telephone lines within the Bank are recorded and may be used to assist in the investigation of any complaints.

5. Resolving Complaints

Once the individual charged with investigating your complaint has completed their investigations, they will endeavour to resolve it promptly. Where we decide that redress is appropriate we will aim to provide you with fair compensation for any acts or omissions for which we were responsible. If you accept our offer, then we will promptly provide compensation in a manner agreed with you.

6. Timetable for responding to you

Under the Rules we have up to 35 banking days to resolve your complaint and send you a final response. We try to resolve any complaint as quickly as possible, but if for any reason we fail to do so within 35 banking days, we will send you a written explanation, and inform you that at that stage you may be able to take your complaint to the Financial Ombudsman Service.

Our final response will set out any applicable options, including the possibility of referral to an alternative dispute resolution entity, or taking civil action against us.

7. Financial Ombudsman Service (“FOS”)

If you are not satisfied with the outcome of your complaint, you may be able to refer the complaint to the FOS. Your rights are set out in the FOS leaflet “Your complaint and the Ombudsman” which we provide to you as part of the complaints process set out above. It contains the contact details for FOS, including its website <http://www.financial-ombudsman.org.uk>, where further information is available.

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