

Our Complaints Management Procedure

Charles Stanley aims to maintain the highest standards of service, but even in the best-run organisations things can go wrong. Sometimes these issues are simple mistakes or misunderstandings and, while not seeking to reduce your rights under our complaints management procedure, we suggest that you initially discuss the problem with your investment manager, financial planner or usual Charles Stanley contact.

Charles Stanley & Co. Limited is authorised and regulated by the Financial Conduct Authority and is subject to the jurisdiction of the Financial Ombudsman Service (FOS).

If someone is going to complain on your behalf, please send us written permission for us to deal with them.

If you would like this leaflet in a different format please let us know.

The Procedure

Our complaints management procedure is summarised as follows:

1. If you have a complaint you should contact the Complaints Manager at Charles Stanley & Co. Limited, 55 Bishopsgate, London, EC2N 3AS, providing all relevant details of the complaint. Alternatively, you can call the Complaints Manager on

020 7739 8200

or email us at

complaints@charles-stanley.co.uk

If you are worried about the cost of the call, please ask us to call you back. It will not cost you any money to make a complaint.

You can refer your complaint directly to the Financial Ombudsman Service (FOS) before we investigate your complaint but only if we both agree. If you do refer your complaint, the FOS may still ask us to consider the case.

2. We will respond promptly and do all that we can to resolve the complaint to your satisfaction. If we cannot resolve your complaint straight away, we aim to send you an acknowledgement of your complaint within five working days. Our acknowledgement will summarise our understanding of your complaint, confirm the name of the person dealing with your complaint and enclose a copy of this leaflet.
3. Once we have completed our investigation, which may take a couple of days or, if the matter is complex, significantly longer, we will send you a final response to your complaint. Our final response will;
 - include a summary of our investigation,
 - tell you whether we have upheld your complaint,
 - tell you whether we will offer you any compensation and the basis on which it will be calculated,
 - inform you that, if you are still dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS), another Alternative Dispute Resolution service or take civil action, and
 - enclose a copy of the FOS explanatory leaflet and advise you that you must refer the matter to them within six months of our letter.
4. If the matter has not been resolved after four weeks of receiving your complaint, we will send you a letter explaining why we are not yet in a position to resolve the complaint and indicate to you when we expect to make further contact.

5. If the matter has not been resolved by the end of the eighth week after we received your complaint, we will send you a letter that explains that we are still not in a position to make our final response, the reasons for the further delay and indicating when we expect to be able to send you our final response. We will also inform you that, if you are dissatisfied with the delay, you may refer the complaint to the Financial Ombudsman Service, enclosing a copy of the FOS leaflet explaining how to get in touch with the service and that you must refer the matter within six months.

You may also refer your complaint to another Alternative Dispute Resolution service or take civil action.