



## COMPLAINTS PROCEDURE

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We endeavour to provide you with the highest level of service, but, in certain cases, we recognise that we may not meet your expectations.

### HOW TO MAKE A COMPLAINT

A complaint in short is an expression of dissatisfaction with a product or service provided by Banque Havilland S.A UK Branch.

You can lodge a complaint through the following methods:

#### Written Complaint:

Attn: (Relationship Manager) Banque Havilland S.A UK Branch  
5 Savile Row  
London  
W1S 3PB  
United Kingdom

#### Email:

This can be either addressed to your relationship Manager or directly to the UK Branch's UK Private Banking team  
[UKPrivateBanking@banquehavilland.com](mailto:UKPrivateBanking@banquehavilland.com)

#### Telephone:

We can also receive complaints over the phone, these can be shared with your dedicated Relationship Manager or via the Private Banking Team on the. Main Office Line +44 20 7087 7999

The communication must:

Clearly indicate that it is a complaint Include the customer's contact details; and include a description of the reason for the complaint.

### ACKNOWLEDGEMENT

We will write to acknowledge your complaint within three working days upon receipt enclosing a copy of this complaint handling procedure confirming our understanding of the issue/s. This acknowledgement will be sent by post or email which will be aligned to your preferred means of communication. We may sometimes call you if we need to clarify our understanding of your issue/s.

### INVESTIGATION AND RESOLUTION

The UK Branch's Relationship Management Team will thoroughly investigate all of your issues to ensure a fair and impartial outcome is reached. We will obtain information required from all relevant parties and we may need to ask you for some additional details to assist in the investigation. We will keep you informed of our progress with the investigation and provide you with an update, explaining we aim to have a response to you within the eight-week (or 15 working days

for payment service complaints) regulatory timescale. When we have completed our investigation, we will write to let you know the outcome. The final response will set out the facts that have been established and the outcome along with any resolution offered where appropriate. If we are unable to respond in full within eight weeks (or 15 working days for payment service complaints), we will write to you explaining why we are not able to issue a final response and when this might be expected. This letter will also inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge,

### FURTHER INFORMATION

If you have any concerns or require further information please don't hesitate to speak with your relationship Manager or you can address your queries directly to the UK Branch Compliance Department.

We aim to resolve all complaints internally to your satisfaction. Should you be unhappy with our final response you may also refer your complaint to the Financial Ombudsman Service. Although please keep in mind that The Ombudsman cannot consider a complaint if the complaint was referred to them more than six months after the date of our final response to the complainant;

If you would like the FOS to look into your complaint, you should contact them within six months of the date of the final response issued to you. You can contact the FOS in the following ways:

#### In writing:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

#### By telephone:

0800 023 4 567

#### By email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Online:

An online complaint form can be found on [www.financial-ombudsman.org.uk/contact-us](http://www.financial-ombudsman.org.uk/contact-us)

Further helpful information can be obtained directly from FOS or from its website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### BANQUE HAVILLAND S.A. (UK BRANCH)

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