

## Our Client Complaints Procedure for the Capital International Group (the "Group")

We are committed to providing a high quality, accessible and responsive service to all our clients. However, if you believe that things have gone wrong or that we have failed to meet the standards of service you expect, then please make us aware of your problem or concern.

Please let us know when:

- You are dissatisfied with the standard of service you have received;
- You have not received a service that you think should be available to you; or
- You feel that you have not been treated with politeness and respect.

We take all problems and concerns seriously and while it may not be possible to please everyone all of the time, we will listen and do everything possible to deal with your complaint or any other matter that you wish to bring to our attention.

We will always explain the reasons for our actions, and encourage comment and feedback at all times.

### **What to do first.**

When filing a complaint, you should explain the problem or concern either face to face, by telephone, by email or in writing to your Account Executive or Relationship Manager. Please make sure we fully understand your complaint and the action that you believe should be taken in order to correct the matter. You should also provide us with your preferred method of contact to enable us to keep you informed of progress.

If, upon any action taken, you are still not satisfied with the situation, then please write to, or ask to see, a Department Manager or a Director of the Group. If neither of these parties are able to resolve your complaint and you still feel aggrieved, or consider the matter to be one relating to a conduct or regulatory breach, then you should bring the matter to the attention of the Chief Compliance Officer.

You may contact the Chief Compliance Officer in writing for information or advice using any of the following means:

- By Post: Chief Compliance Officer,  
Capital International Group,  
Capital House, Circular Road,  
Douglas, Isle of Man, IM1 1AG
- By Telephone: +44 (0) 1624 654200
- By Facsimile: +44 (0) 1624 654201
- By E-mail: [compliance@capital-iom.com](mailto:compliance@capital-iom.com)

### **Chief Compliance Officer ("CCO")**

The CCO has full powers to investigate any complaint received, and where a complaint is upheld, to resolve the matter as promptly as possible.

The CCO will need to know:

- The name(s) of the member(s) of staff with whom you have been dealing with in relation to the matter and when this took place;
- The clear description of the matter and nature of the complaint, and if you believe it involves a breach of the regulatory requirements; and
- Your preferred method of contact to enable the CCO to keep you informed of progress.

### **What will happen when you make a complaint?**

If we are unable to resolve your complaint immediately (by the close of the next business day), we will summarise to you within 7 days of receipt of your complaint:

- What we understand to be the nature of the complaint and the date when the complaint was received, reported and evidenced;
- How we will deal with your complaint, and how long we believe it is likely to take to resolve;
- Any further information we may require from you in order that we may resolve your complaint more effectively;
- Who is responsible for dealing with your complaint; and
- How we anticipate keeping you informed of any progress.

We will then aim give you a full written response within 28 working days. If we cannot give a suitable response within that time, we will provide you with an update of our investigations to date, and an indication of how much further time may be required to resolve your complaint. This will be no longer than 8 weeks from the date of the receipt of your original complaint.

### **Financial Services Ombudsman Scheme**

For private individual customers who have a complaint against an Isle of Man Financial Services firm, there is a free, independent dispute resolution services available via the Isle of Man Financial Services Ombudsman Scheme. This operates from the Office of Fair Trading.

The Ombudsman will only become involved once our internal procedures have been exhausted or are considered to have failed in any way.

Further information on this scheme is available upon request by contacting our CCO.

## Capital International Group

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