

Client Guide to Complaints

The below template sets out information that must be provided to a Complainant as part of the Client Complaints process.

Client Guide to Complaints

A complaint is defined as any oral or written expression of dissatisfaction (justified or not) which alleges that financial loss, material distress or material inconvenience has been (or may be) suffered in respect of a service provided by IQ EQ Fund Services (Jersey) Limited and/or IQ EQ (Jersey) Limited ("IQ-EQ Jersey") or any of its other in-house companies.

We pride ourselves on the level of client service we provide and accordingly take complaints very seriously. We will handle complaints in a fair, transparent, diligent, and objective manner in accordance with the timeframes outlined in this document.

How To Raise a Complaint

A complaint can be raised in any form, orally or in writing, and can usually be made in one or more of the following ways to your regular IQ-EQ Jersey contact or any other person at IQ-EQ Jersey:

Telephone	+44 1534 714500
In person	2nd Floor Gaspé House 66-72 Esplanade St Helier JE1 1GH Jersey
By our website	www.iqqeq.com/locations/jersey
By email	jersey@iqqeq.com
By post	2nd Floor Gaspé House 66-72 Esplanade St Helier JE1 1GH Jersey

Details to Include

When raising a complaint, you are advised to include as much of the following details as possible, so that the complaint can be adequately investigated.

- Name, address, and any other contact details (telephone number, email address) and your preferred method of communication;
- Advise whether you are acting on behalf of someone else;
- Briefly describe what your complaint is about, stating relevant dates and times, if applicable;
- List your specific concerns; and

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- List any actual or potential economic loss or personal detriment that may have been experienced because of the issue.

It may assist our investigation if you also provide any supporting documentation together with your complaint.

What Happens Next?

All complaints received will be thoroughly investigated by an impartial party in order to categorise and resolve the complaint.

All complainants will be sent a written acknowledgement of any complaint within five business days of receipt.

This acknowledgement will provide the following information:

- The name and contact details of the investigating officer handling the complaint within IQ-EQ;
- The date which the complaint was received; and
- A brief summary of the complaint itself.

The Complaints is recorded on a central register which is monitored and reported to senior management, including the Board.

If the investigating officer is required to use the services of any independent third party to investigate the complaint on their behalf, they may do so. In this event the name of the third party, together with reasons why they have been charged with investigating the complaint will be provided to the complainant.

You will receive periodic updates on the progress of the investigation and will be communicated the reason for any delay.

Timetable for Responding to the Complaints

IQ-EQ Jersey will aim to provide a final response within seven business days of receipt of a complaint but recognise that some matters may be particularly complex or require lengthy investigation, so this may not always be feasible. In such cases, a full response will be provided to the complainant no later than 30 business days from the receipt of the complaint. In the intervening time the complainant will be kept informed on the progress of the complaint.

In exceptional circumstances where it is not possible to complete the investigation in 30 business days, the complainant will be advised immediately and provided with an explanation and revised timescale for the completion of the complaint.

Final Response

We will advise the complainant in writing once the complaint is considered closed and, where the complaint is not upheld, reasons for it being rejected will be given. Where a full answer to the complaint has been provided but the complainant does not respond, we may write advising them that if we do not hear anything from them within a reasonable period of time the complaint will be treated as closed.

The Final Response will include:

- IQ-EQ Jersey's understanding of the complaint;
- An invitation for the complainant to confirm if the information that is held is accurate and correct;
- Provide a clear explanation to the complainant of the outcome of the complaint investigation and the rationale;
- Explain if the complaint has been upheld or not and state that the complaint is closed;
- Provide details of any redress, if applicable;
- Disclose the complainants right to refer the matter to the Channel Islands Ombudsman and/or Jersey Financial Services Commission if they are unsatisfied with the outcome of the complaint; and

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- How long the complaint will be stored on IQ-EQ Jersey's records.

Complaining to an Ombudsman or Regulator

Channel Islands Financial Ombudsman

If you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman ("CIFO") who will decide on the eligibility of the complaint as not all complaints of financial services fall within the mandate of CIFO.

You must contact CIFO about your complaint within six months of the date of the Final Response or CIFO may not be able to review your complaint.

You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain. You can contact CIFO at:

Telephone	+ 441534 748610
In person	P O Box 114 Jersey, Channel Islands JE4 9QG
By website	www.ci-fo.org
By email	enquiries@ci-fo.org
By post	P O Box 114 Jersey, Channel Islands JE4 9QG

Jersey Financial Services Commission

Alternatively, if you are not satisfied with the final response to your complaint, you can also refer your complaint to the Jersey Financial Services Commission at:

Telephone	+44 1534 822000
In person	P O Box 114 Jersey, Channel Islands JE4 9QG
By website	www.jerseyfsc.org
By post	P O Box 267 14-18 Castle Street St Helier Jersey JE4 8TP