

First State Investments – Complaints Procedure

What to do if you wish to make a complaint

At First State Investments, our aim is to provide a high level of service to our clients and their advisors. However, there may be a time when you feel that there is an issue that you believe requires addressing.

We are committed to ensuring that when any complaint or expression of dissatisfaction is made against us by one of our clients, a complete and thorough investigation is undertaken, ensuring fair and equitable treatment for all clients. We have therefore established a Complaints Procedure that fulfils both our commitment to you to settle a dispute quickly and fairly, and the obligations set by our regulator, the Financial Conduct Authority (FCA).

Below is a summary of our Complaints Procedure.

1. If you feel you have an issue that needs addressing, notification to First State can be made either in writing or verbally (by phone or in person). Our contact details are:

Client Service Department
First State Investments
23 St Andrew Square
Edinburgh
EH2 1BB

Tel: 0800 917 1717 or +44 131 525 8872 (if outside the UK)

Email: info@firststate.co.uk

2. Your complaint will be dealt with by a complaint co-ordinator in a prompt and fair manner.

3. If we can resolve your complaint within 3 working days, we will promptly issue a written confirmation stating the resolution to your complaint and your rights.

If you feel that the complaint has not been resolved to your satisfaction, you can ask us to reconsider our response or you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Referral to the FOS must occur within six months of the date of our written confirmation.

4. If we are unable to resolve your complaint within 3 working days, we will promptly issue to you an initial written acknowledgement stating receipt of the complaint. We will then endeavour to provide a full and final response within 8 weeks of your complaint being received. For certain complex complaints we may not be able to issue a final response within the 8 week period. Should this be the case we will issue a holding response within the 8 week period explaining why we are not in a position to conclude our findings at that point. A time frame for the next point of contact will also be provided. If you feel that the complaint has not been resolved to your satisfaction, you can ask us to reconsider our response or you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Referral to the FOS must occur within six months of the date of our final or holding response.

5. The FOS is a free and independent service whose objective is to resolve financial complaints where a complainant and firm cannot come to mutual agreement. FOS will only consider complaints from eligible complainants; First State will inform you of your rights with the response we send to you.

For further information on the FOS please refer to the Financial Ombudsman Service website:

www.financial-ombudsman.org.uk

6. Should you have any questions about the above, please do not hesitate to contact our **Client Service Department on 0800 917 1717 or +44 131 525 8872 (if outside the UK).**