

Guidance Notes

We take complaints very seriously and this guidance note describes our approach for resolving complaints.

We aim to handle your complaint transparently and fairly. An investigation of your complaint will be made by an experienced member of staff who was not involved in the matter.

If you are unhappy with our services please contact us in one of the following ways to ensure your complaint is reviewed and investigated:

Email: complaints@ashburton.com

Write to: The Manager
Ashburton Investments
PO Box 239
IFC1
The Esplanade
St Helier
Jersey
JE4 8SJ
Channel Islands

Telephone: +44 1534 512000

We recommend that you put your complaint in writing so that there is a record of the communication.

To help us resolve your complaint as quickly as possible, please provide us with:

- Your name, account number and contact details
- A description of your concern
- What you would like us to do to put things right

On receipt of your complaint, we will aim to contact you within 48 hours to confirm that we are looking into the matter you have raised.

If we are able to address the matter within three business days, and you have told us (orally or in writing) that the matter has been resolved to your satisfaction, we will send you written confirmation that we consider the complaint to be resolved.

Unfortunately, more complex complaints may not always be resolved quickly. In these cases, we will keep you informed about the progress of the steps we are taking. We aim to provide a final response within eight weeks of receiving your complaint.

In the unlikely event that the matter has proved to be exceptionally complex, requiring information to be obtained from other sources, our response will be made within three months of first receiving your complaint.

We will provide you with a detailed explanation of what we found, what we plan to do next, and the reasons for any decisions.

If you remain dissatisfied with the way your complaint has been handled, you may refer your complaint to the Channel Islands Financial Ombudsman whose address is PO Box 114, Jersey, Channel Islands JE4 9QG (www.ci-fo.org)

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Web www.ashburtoninvestments.com