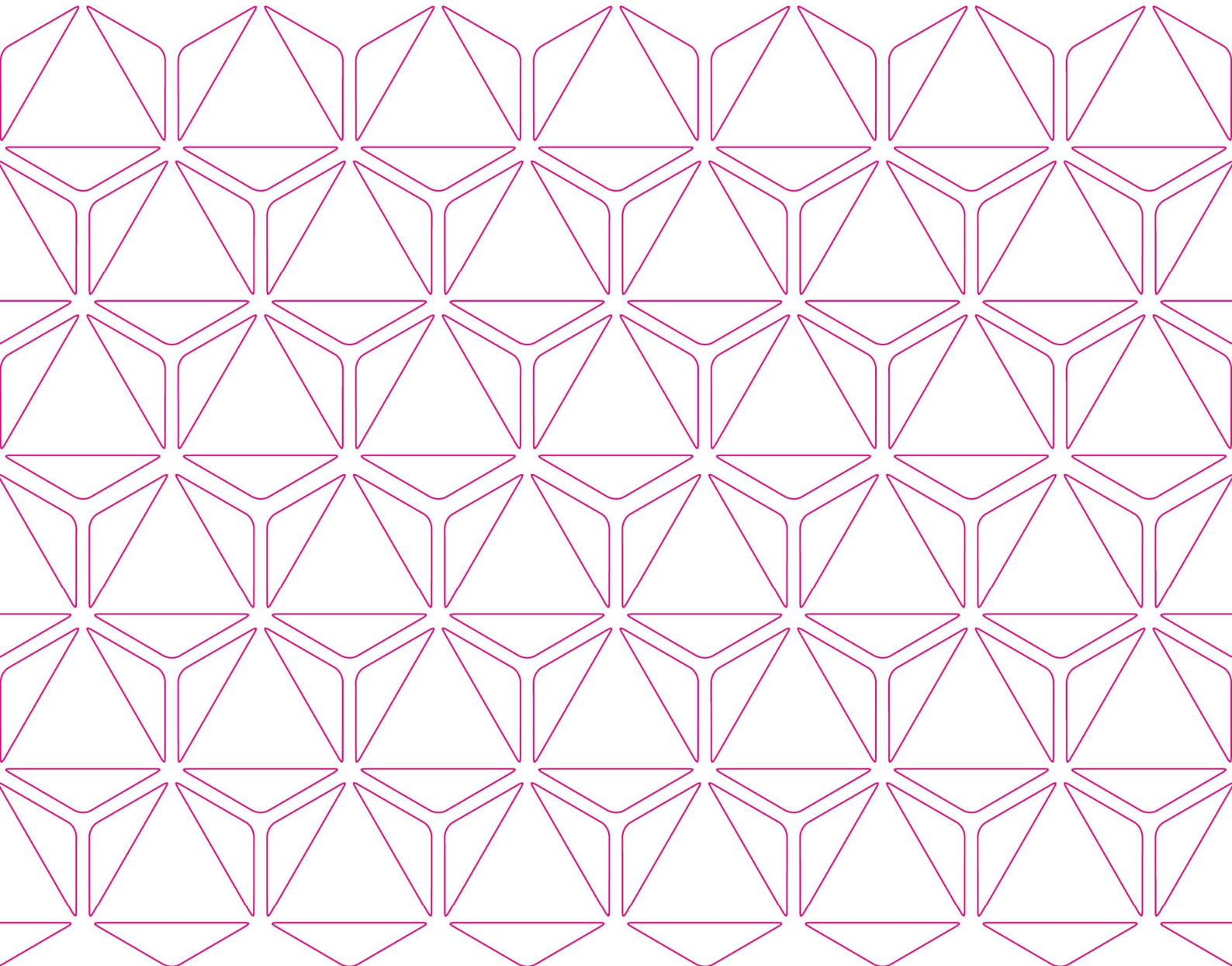


# A Guide to Making a Complaint

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## Introduction

Praemium International Limited strives to provide the highest possible standards of service to our clients at all times; as such we take complaints very seriously and welcome the opportunity to resolve matters in a prompt, fair transparent and independent manner.

Our aim is to resolve all complaints as soon as possible after we receive your communication. We will always try to put matters right swiftly and most problems can usually be resolved within a few days; however, there may be times (if the investigation is complex and/or further enquiries need to be made) that the process takes longer. In these circumstances, we shall keep you informed of progress.

## How to make a complaint

If you have a complaint, please contact us via one of the following routes to ensure your case is reviewed and the matter investigated.

**By email:** [complaints@praemiuminternational.com](mailto:complaints@praemiuminternational.com)

**By post:** Praemium International Limited Compliance Department 3d Floor East, Salisbury House 1-9 Union Street St Helier, Jersey JE2 3RF

**By phone:** +44 (0) 1534 765453

**By fax:** + 44 (0) 1534 765459

## Information we need from you

As we make complaints resolution our highest priority, it would assist us if you could include the following information when you contact us:

- » Your name, address and client account number;
- » Details regarding your concern or complaint;
- » What you would like us to do to put it right; and
- » Any relevant documents to support your complaint.

## Investigating your complaint

We will send you a written acknowledgment within 5 working days following the receipt of your complaint.

A full investigation will then be undertaken as quickly as possible and if this will extend beyond 8 weeks, we will keep you informed of progress. Within 3 months of receiving your complaint, we will send you a Final Response Letter that will explain what our investigation has revealed and what action we propose to take.

## Channel Islands Financial Ombudsman (CIFO)

CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014.

The primary role of CIFO is to review and investigate unresolved complaints from clients about financial services provided in/or from the Channel Islands of Jersey, Guernsey, Alderney and Sark.

If you are not satisfied with the way we have handled your complaint, you can refer your complaint to the CIFO. You must contact the CIFO about your complaint within six (6) months of the date of the final response letter 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:

**By post:** Channel Islands Financial Ombudsman (CIFO) P O Box 114 Jersey, Channel Islands JE4 9QG

**By email:** [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

**Website:** [www.ci-fo.org](http://www.ci-fo.org)

**Jersey local phone:** 01534 748610

**Guernsey local phone:** 01481 722218

**International phone:** +44 1534 748610