# YOUR GUIDE TO OUR COMPLAINT PROCEDURES

Heritage Capital Management Ltd values your business and we want to know your view in respect of the services that we provided. If you are not satisfied with our services, we would like to be informed so that we can put things right. To do that we have developed procedures to ensure you receive a quick and fair response.

## What is a Complaint?

We deem a complaint to be any expression of dissatisfaction from or on behalf of a customer, whether oral or written and whether justified or not. Please note that we may handle disputes about regulated business in a different way to non-regulated disputes.

## Who is an eligible complainant?

An eligible complainant is a person who is:

- A consumer;
- A micro-enterprise (which are smaller businesses that have a turnover or annual balance sheet of not more than €2m and fewer than ten employees);
- A charity with less than £1m annual income;
- A trustee of a trust with a net asset value of less than £1m; or
- Professional clients and eligible counterparties, where the person is an individual acting for purposes outside of his trade, business, craft or profession.

Should you not fall within any of the above categories please contact us for assistance.

## What do we do if we receive a complaint?

All complaints will be referred to the Compliance Officer, Heritage Capital Management, Broadway House, Tothill Street, London, SW1H 9NQ even if the problem has already been resolved. A dispute may be about a regulated product or service or a non-regulated activity. In either case we undertake to resolve the matter in a timely manner and will keep you informed of progress.

Regulated complaint

A complaint about a regulated investment activity is defined as:

- the issue is raised by or on behalf of an eligible complainant (i.e. a private customer)
- the dispute relates to regulated activity the dispute involves an allegation that you have suffered, or may suffer, financial loss, material distress or material inconvenience the dispute has not been resolved by close of business on the day following receipt.

If a dispute does not fall within the above definition then it will be treated as a dispute about a non-regulated activity.

Our Complaint Procedures

We will acknowledge your complaint within five business days giving the name of the individual who will deal with your case.

We aim to provide you with our final response within eight weeks of receipt of your complaint. If we are unable to issue you with our final response within eight weeks, we will issue a holding response that will give you the reasons and indicate when we are expected to issue you with our final response.

If you are unhappy with our response or the progress of our investigation

We hope to have your complaint resolved as soon as practical after the receipt of your complaint and before it reaches this stage. However if you still unhappy with our response or the progress, you may refer the matter to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone Number: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Ombudsman will not accept cases within eight weeks of the receipt of your complaint and will not consider cases after six months of our final response.

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