

Thomas Miller Investment – Guide to Complaint Handling

At Thomas Miller Investment ('TMI') we believe that service excellence is paramount in all we do. However, we recognise that occasionally things go wrong. When they do, we encourage our clients to contact us so that we have the opportunity to put matters right and enhance our service for the future.

This guide outlines what you should do if you wish to make a complaint and explains who to contact if you are not satisfied with our response. Please refer to the Thomas Miller Investment (IOM) Guide to Complaints Handling if you are a client of Thomas Miller Investment (Isle of Man) Limited.

How can I complain?

If you are not satisfied with any aspect of our service or products, please advise your nominated Portfolio Manager or, alternatively contact:

Steve Tully
Head of Compliance & Risk
Thomas Miller Investment
90 Fenchurch Street
London
EC3M 4ST

Email: stephen.tully@thomasmiller.com
Telephone: +44 (0) 20 7204 2747

You can make a complaint by letter, email, phone or in person. All complaints will be handled by TMI free of charge.

How will my complaint be handled?

We aim to resolve **all complaints** at the earliest possible opportunity.

Upon receipt of all complaints TMI will send all complainants a prompt written acknowledgement providing early reassurance that it has received the complaint and is dealing with it. Included in the acknowledgement will be confirmation of your complainant status, either as an 'eligible complainant' or 'ineligible complainant' based on our assessment.

TMI will ensure each complainant is kept informed of the complaints progress throughout the process.

Eligible complainant?

If you meet the criteria of an eligible complainant, TMI is required to follow the following steps.

Where your complaint can be resolved to your satisfaction within **three business days** of receipt, we will send you a letter confirming resolution and explaining how to refer your complaint to the Financial Ombudsman Service, where you are eligible to do so.

Where your complaint requires more detailed consideration, it will be assigned to an appropriately qualified and impartial individual who will conduct an investigation of the issues. We will write to you within **5 business days** with contact details for the person dealing with your complaint. They will keep you informed of progress and, once the investigation is complete, will send you a 'final response' letter. Our final response will:

- set out our assessment of your complaint;
- confirm whether your complaint has been upheld;
- advise of any action we propose to take to remedy matters; and
- explain how to refer your complaint to the Financial Ombudsman Service, where you are eligible to do so.

In most cases, we will be able to provide a final response to your complaint within **8 weeks of receipt**. Where your complaint is particularly complex and we have been unable to complete the investigation within 8 weeks, we will write to you to:

- advise why our investigations are not yet complete;
- confirm when we expect to provide you with a final response; and
- explain how to refer your complaint to the Financial Ombudsman Service, where you are eligible to do so.

Ineligible complainant?

If you do not meet the criteria of an eligible complainant you will be treated as an ineligible complainant.

TMI will adhere to the timescales in the complaints management of ineligible complainants as for those of eligible complainants. However, ineligible complainants are unable to refer their complaint to the Financial Ombudsman Service.

What is the Financial Ombudsman Service?

The Financial Ombudsman Service is an independent adjudication service set up by Parliament. It seeks to resolve individual disputes between financial services firms and their clients and is free for consumers. The Financial Ombudsman Service is able to review complaints about most types of investment business from most types of client. More information can be found at www.financial-ombudsman.org.uk.

The Financial Ombudsman Service is only available to eligible complainants.