

Complaints Policy

Winterflood Securities Limited (“Winterflood”) is regulated and authorised by the Financial Conduct Authority (FCA), and as such we are required and also committed, to have in place appropriate and effective formal procedures for handling complaints received from, or on behalf of, clients and eligible complainants. We will deal fairly and promptly with all complaints that we receive.

Winterflood is committed to providing the highest level of customer service and our handling of any complaints that we may receive is a fundamental part of helping us to achieve this. We acknowledge that despite our best efforts there may be rare instances whereby you are dissatisfied with some aspect of our service and feel the need to express your dissatisfaction.

Although we are never happy to learn that you are dissatisfied, we greatly value your comments and we consider complaints to be a key indicator of how we are treating our customers, by ensuring that the root cause of any complaint can be minimised or eradicated. This in turn helps us to ensure that we are providing the best possible service and are treating our customers fairly.

How to make a Complaints

If you are dissatisfied with any aspect of our service and would like to make a complaint, then we would like to hear from you. You can do this in any of the following ways:

- Call us on **+ 44 (0)203 100 0000**
- Send us a secure email to complaints@winterflood.com; or
- Send us a written complaint by post to the following address:
Compliance Department
Winterflood Securities Limited
The Atrium Building, Cannon Bridge House
25 Dowgate Hill
London
EC4R 2GA

Submitting a complaint is free of charge.

To help us ensure that we are able to address your complaint as quickly as possible, please ensure that you detail the following if your complaint is in written form:

- Your full name and address
- The full details of your complaint
- How you would like us to remedy the issue
- A daytime contact telephone number.

How we will deal with your Complaints

Upon receipt of your complaint we will record all the relevant details. We will then thoroughly investigate your complaint using all the information available to us. We will endeavour to resolve your complaint by the close of the business day following the date we receive your complaint. In this scenario, we will not acknowledge your complaint. If we are unable to resolve your complaint in such time because it requires further investigation, we commit to the following:

- If we are unable to fully resolve the matter within three business days, we will send you a written acknowledgement as soon as possible and in any circumstances within **5 working days of receipt**.
- We will make every attempt to ensure that we have been able to resolve your complaint within **4 weeks**. However, if we are unable to resolve your complaint in such time we will write to you keeping you informed of the progress that has been made and explain why we are unable to resolve your complaint.
- In any circumstance, we will respond to you within **8 weeks** with our final response, or in exceptional cases, explain why we are not able to make a final response and provide a time frame for such a response.

Where you are an eligible complainant, if we do not provide you with a final response within eight weeks from the date we received your complaint, or if you do not agree or are dissatisfied with the outcome of our response, you have the right to refer your complaint to the Financial Ombudsman Service, which is an independent disputes resolution service.

The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR, or via its website at www.financial-ombudsman.org.uk/, or by phone on 0800 0234 567.