



Complaints Policy

Introduction

If you are unhappy with any service offered by Salamanca Group, in any location in which Salamanca Group operate, you can complain. We will investigate individual complaints and have a procedure in place for resolving complaints and will respond to you within set deadlines.

Step 1: Contact us

If you have a justified complaint, we want to put things right. Please let us know as soon as you become aware of a problem.

We accept complaints:

By phone: +44 (0)207 317 4623
Email: complaints@salamanca-group.com
In writing: Group Compliance Officer

Salamanca Group
8th Floor
50 Berkeley Street
London
W1J 8HA
United Kingdom

Trust clients of the Group (Switzerland Office, Jersey Office or Mauritius Office) should use the corresponding email address:

complaints@salamanca-group.ch
complaints@salamanca-group.je
complaints@salamanca-group.mu

It is usually best for you to email us or write to us so that you have a record of what you say.

Step 2: What happens next?

We will acknowledge receipt of your complaint right away – and where at all possible deal with it immediately. Complaints are dealt with at head office by the compliance and legal department at Salamanca, our aim being to investigate the complaint competently, diligently and impartially. Complaints for the trust offices are dealt with at the respective trust jurisdiction, i.e. locally.



Your complaint will be investigated carefully and where appropriate involve different business areas. Our goal is to assess any complaint fairly, consistently and promptly looking at what the complaint is about; whether it should be upheld; and what action/redress should be taken.

Complaints at Salamanca Group will be assessed and an offer of redress or remedial action, if appropriate given and we aim to ensure any offer of redress or remedial action that is accepted is settled promptly. Sometimes we cannot deal with your complaint immediately – in some situations a fair investigation and analysis of your complaint will take longer. In this case we are required to respond in writing within eight weeks, telling you whether or not your complaint has been successful. During this time we are also obliged to keep you informed on the progress of your complaint.

A complaint is defined as: ‘any expression of dissatisfaction, whether oral or written, and whether justified or not, about Salamanca Group’s provision of, or failure to provide, a service’, or any other service offered by Salamanca Group, and ‘must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress’.

Step 3: Possible Outcomes

If we consider your complaint to be justified, we will tell you what we propose to do in order to remedy it. The remedies we might offer include:

- an apology;
- taking steps to remedy an error; or
- a compensatory payment on an ex gratia basis, where appropriate

If we conclude that your complaint is not justified, we will give you our reasons.

All complaint records even in relation to minor complaints and those complaints resolved within one business day are maintained for 5 years.

Jersey Only

If you are unhappy with the action taken by Salamanca Group in relation to your complaint or if you feel that it has not been handled impartially then complaints can be escalated in writing to the Jersey Financial Services Commission (JFSC) who regulate Salamanca Group Trust and Fiduciary (Jersey) Limited.

The JFSC complaints handling procedure is published on their website and can be accessed by following the link below:

http://www.jerseyfsc.org/pdf/Complaints_against_regulated_service_providers_July_2012.pdf

Contact details for the JFSC are as follows:

Jersey Financial Services Commission
PO Box 267
14 – 18 Castle Street
St Helier
Jersey
JE4 8TP
Channel Islands

Email: info@jerseyfsc.org