

Complaints

We are here to **help**.

We want to make sure you are completely happy with the service we give you. If you are not, we will do everything we can to deal with any problems.

Rest assured, we will:

- Treat you fairly
- Respond promptly
- Investigate your complaint impartially

How to complain

You can complain however you feel comfortable: by letter, by e-mail or by speaking to any contact at UBS.

Or, you can contact the Complaints Handling Unit directly, by filling out the Contact Form on our website, by email on **sh-wmuk-chu@UBS.com**, or by letter:

The Complaints Handling Unit
UBS AG London Branch
Wealth Management
5 Broadgate
London
EC2M 2AN

What happens when you complain?

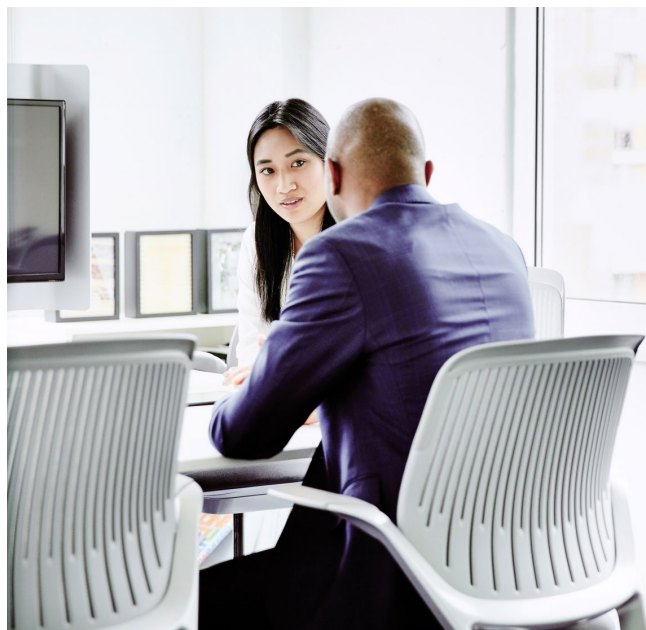
We will try to sort it out straight away

We will look into what has happened and try our best to resolve your complaint as soon as we can.

We will write to you promptly

If we have been able to sort things out straight away, we will write to confirm and let you know about the Financial Ombudsman Service (a 'Summary Resolution Communication').

If we need more time to look into what happened, the Complaints Handling Unit will write to you promptly to acknowledge your concerns. In the Acknowledgment Letter we will give you the name and contact details of the person who will be looking into your complaint, and we will tell you what happens next.



We will investigate

We will look carefully into the issues you raise and keep you informed throughout the process. We might get in touch to make sure we understand your concerns and get more details. If you have any information that is relevant, please send it to the person handling your complaint.

We will let you know what we decide to do

When we have finished our investigation, we will send you a "Final Response" letter with details of what we have found. If your complaint relates to a Payment Service we will usually do this within 15 business days of getting your complaint. If your complaint is about something else, we will aim to resolve it within eight weeks.

If we cannot get to the bottom of things within eight weeks, we will write then to explain why.

If we uphold your complaint

We will let you know how we plan to put things right. This may include an offer which you can choose to accept or reject.

If we reject your complaint

We will explain why in detail. We hope you will be happy with our findings, and what we propose. If you are not, you might be able to take your complaint to the Financial Ombudsman Service (FOS), or you may be able to take civil action.

The Financial Ombudsman Service

When we write to you after you have complained to us, we will send you a leaflet about the FOS to remind you of your options.

Getting in touch with the FOS

The service is free and you can contact them directly: Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Freephone 0800 0234567
(or +44 20 7964 0500 from outside the UK)

www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

The FOS can usually look into a complaint if:

We have already sent you a Summary Resolution Communication or Final Response letter:

- It's been 15 business days since we received your Payment Service related complaint, or
- It's been eight weeks for any other complaint

If you complain to the FOS before then, they may get in touch with us to discuss whether they can consider your complaint at that time. The FOS cannot look into every kind of complaint, but they will decide and explain why.

Time limits

If you are not happy with our response and want to complain to the FOS, you should do so within six months of the date of the Summary Resolution Communication or Final Response letter.

The FOS might not be able to look into a complaint if:

- They get it more than six months from the date of the Summary Resolution Communication or Final Response letter
- What you are complaining about happened more than six years ago, and you are complaining more than three years after you realised (or should have realised) that there was a problem

More information

For more information on what the Financial Conduct Authority expects of us when handling complaints, have a look at the FCA DISP rules at

<https://www.handbook.fca.org.uk/handbook/DISP/>

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