



Complaints Procedure

Introduction

The Guernsey regulatory rules specifically require that a firm has adequate arrangements in place to ensure the receipt and discussion and resolution of any complaint.

Integrity

Each complaint should be taken seriously and dealt with promptly.

Approach

- Client complaints will be dealt with promptly and fairly and in accordance with all applicable rules and regulations.
- All complaints should be addressed to Rhona Humphreys or another Director at the registered office of the company or by email to Rhona.humphreys@imperiumtrust.com
- All complaints will be logged on the complaints register within 24 hours of receipt and an acknowledgement sent to the client within 48 hours. The acknowledgment will give an indication of the time expected to investigate a complaint depending on the severity and age of it. We expect to give a full reply to any complaint within 1 month of receipt at the very latest.
- A full response to the complainant will be drafted within the stated time frame, or, if extra time is needed further contact will be made with the complainant to advise that there is a delay and the reason for it and compensation or rectification considered appropriate will be set out in the full response.
- It is hoped that this will be the conclusion of the matter, but a director will manage any on-going concerns as considered appropriate.
- Under Fiduciary laws, complaints are either significant or non-significant. If any complaint remains unresolved for 3 months then the Regulator must be notified by Imperium within fourteen days and shall advise the complainant that they may inform the Guernsey Financial Services Commission directly of their complaint.
- Imperium is required to notify the Commission within fourteen days of becoming aware of a significant complaint and Imperium shall also advise that they may inform the Commission directly of their complaint. Definition of a significant complaint is as follows: "significant complaint" means a complaint alleging a breach of the Law, mala fides, malpractice or impropriety, or repetition or recurrence of a matter previously complained of (whether significant or otherwise).
- If your complaint is related to a Pension Product provided by Imperium Trust Company Limited you may also contact the Channel Island Financial Ombudsman. Their details are as follows:-

Telephone 01481722218

Email enquires@ci-fo.org

Website: www.ci-fo.org