

# COMPLAINTS

## HOW AND WHERE TO COMPLAIN

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### OUR COMMITMENT TO YOU

Nedbank Private Wealth is committed to providing you with a consistently high standard of service and is driven by the overriding aim: to protect our clients, advise them with integrity and make their lives easier.

If for any reason you think we have fallen short of this level of service, please tell us, so that we can take steps to put things right, as well as make overall improvements to our service. We believe that having your say should be as easy as possible. That's why we make sure you can contact us in the manner of your choice – at a time convenient to you – whether face-to-face, by phone, email, letter or even secure chat service.

We will always do our best to respond as quickly as possible. In each case, we are fully committed to listening carefully to you and will try to put things right for you.

We take all complaints seriously, and we aim to:

- make it easy for you to tell us about your complaint
- listen to your complaint
- encourage your suggestions for how we can resolve the matter
- be prompt, reasonable and transparent in the way we deal with you
- make sure you are satisfied with the way we handle and resolve your complaint.

We aim to resolve your complaint quickly and fairly. We will listen to your concerns and try to find a reasonable solution. We will not charge you for investigating complaints.

### HOW TO TELL US

If your complaint is about one of our services or products, please contact your private banker, wealth planner, or our client services team.

You can contact them directly:

- by phone
- by email to your private banker or wealth planner
- by Qwil secure message
- by letter
- in person at one of our offices.

Alternatively, you can submit details of your complaint to us at [complaints@nedbankprivatewealth.com](mailto:complaints@nedbankprivatewealth.com) and we will contact you at the earliest opportunity to discuss your concerns and find an appropriate resolution.

When you email us, you will need to provide the following information:

- your name and telephone number
- the Nedbank Private Wealth office at which your account is held
- the name of your relationship manager, if you know it
- the nature of your complaint, and any suggestions for how it can be resolved to your satisfaction.

### TIMESCALES

We will let you know who is dealing with your complaint, and we will try to resolve it straight away.

Sometimes we need a little longer to investigate what has caused your complaint, and we may need to ask you for further information, but in most cases we will aim to send you a final response within seven days.

In some instances, if the complaint is more complicated, it may take longer to provide you with your final response. If this happens, we will keep you regularly updated.

If we have been unable to complete our investigations within eight weeks, we will write to you again to explain why there is a delay.

When we have finished our investigations into your complaint we will be in touch to provide you with a full response to your complaint.

### THE FINANCIAL OMBUDSMAN SERVICE

If you are not satisfied with our final response, you may have the right to refer your complaint to a financial ombudsman scheme. There is a financial ombudsman in the UK, Isle of Man, and Jersey, offering a free independent service for most financial complaints. In most instances, the ombudsmen prefer to be contacted initially by letter or by completing a complaint form, with as much supporting evidence included as possible. Complaint forms are available to download from the websites listed below.

### ACCOUNTS HELD IN THE UNITED KINGDOM

If you feel that the matter is still unresolved, or more than eight weeks have passed since you first submitted your complaint, you may refer your complaint to the UK Financial Ombudsman Service. There are some limitations on what they can look into.

For further details, visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can write to them at:

#### The Financial Ombudsman Service

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Alternatively, you can contact them by free-phone +44 (0)800 023 4567 or call +44 (0)20 7964 0500 or email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).



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#### ACCOUNTS HELD IN THE ISLE OF MAN

If you feel that the matter is still unresolved, or more than eight weeks have passed since you first submitted your complaint, you may refer your complaint to the Isle of Man Financial Ombudsman Scheme, providing it meets the criteria laid down by them.

For full details visit [www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/explanatory-guide](http://www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/explanatory-guide).

You can write to them at:

#### Financial Services Ombudsman Scheme for the Isle of Man

Thie Slieau Whallian  
Foxdale Road  
St John's  
Isle of Man  
IM4 3AS

You may contact them by telephone on +44 (0)1624 686500 or by email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im).

#### ACCOUNTS HELD IN JERSEY

If you feel that the matter is still unresolved or if you're not happy with the outcome, you may have the option to refer your complaint to the Channel Islands Financial Ombudsman.

For full details visit [www.ci-fo.org](http://www.ci-fo.org).

You can write to them at:

#### Channel Islands Financial Ombudsman (CIFO)

P.O Box 114  
Jersey  
Channel Islands  
JE4 9QG

You may contact them by telephone on +44 (0)1534 748610 or by email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org).

#### OUR OFFICE CONTACT DETAILS

**Isle of Man office**  
**Nedbank Private Wealth**  
St Mary's Court  
20 Hill Street  
Douglas  
Isle of Man  
IM1 1EU  
Tel: +44 (0)1624 645000

**Jersey office**  
**Nedbank Private Wealth**  
31 The Esplanade  
St Helier  
Jersey  
JE1 1FB  
Tel: +44 (0)1534 887889

**London office**  
**Nedbank Private Wealth**  
Seventh Floor  
12 Arthur Street  
London  
EC4R 9AB  
Tel: +44 (0)20 7002 3600

**Dubai office**  
**Nedbank Private Wealth**  
129/130 1st Floor  
Emarat Atrium Building  
Sheikh Zayed Road  
PO Box 214500  
Dubai  
United Arab Emirates  
Tel: +971 (4)346 5581