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LGT Bank AG, UK Branch
Branch Registered in the United Kingdom. Register Number XXXXXX
LGT Bank AG is incorporated in Liechtenstein and is authorized and supervised by the FMA (Financial Market Authority).
Registered Office: Herrengasse 12, FL-9490 Vaduz, Liechtenstein.
Registered Number: 1122356-7

Complaints Procedures

We take care to maintain high standards of service. If we are aware of client concerns or unease we give priority to resolving the matter as quickly as possible. To assist this process we have prepared procedures to ensure that complaints are handled fairly and within reasonable timescales. The procedures are as follows;

Upon receipt of a complaint Simon Ibbitson, Head UK Branch, LGT Bank AG, will coordinate the investigation of the complaint. We will aim to resolve the complaint as quickly as possible. The person investigating your complaint will:

- Initiate a record and file of your complaint
- **Acknowledge** your complaint as soon as reasonably practicable after the receipt of your complaint. This will generally be within three working days of receipt.

The acknowledgement may, especially in the case of an oral complaint, set out the nature of the complaint and may request further clarification if necessary. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required.

We will **keep you informed** of the progress of the complaint investigation.

If the complaint is resolved within three business days, you will receive a summary resolution communication which sets out our conclusions and resolution to the complaint. This communication will also tell you what to do if you remain dissatisfied with our final response and how to refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the Financial Ombudsman Service leaflet 'Want to take your complaint further?' will be enclosed, if it has not already been supplied to you.

After eight weeks – If a final response letter has not already be sent to you, you will receive;

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint, if applicable, to the Financial Ombudsman Service within six months of the date of our final response letter, otherwise you will lose this referral right. A copy of the Financial Ombudsman Service leaflet 'Want to take your complaint further?' will be enclosed, if it has not already been supplied to you.

OR

- A response that we are still not in a position to make a final response, which will give the reasons for the delay and indicate when we expect to be able to provide a final response.

AND

- A letter informing you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. A copy of the Financial Ombudsman Service leaflet 'Want to take your complaint further?' will be enclosed, if it has not already been supplied to you.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

The contact details of the financial Ombudsman are as follows:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

E-Mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123 (from a mobile)

Further information on the Financial Ombudsman Service is available on its website above.

Please bear in mind that if your complaint involves obtaining information from third parties some delays may be beyond our control.

In the event that we receive **a complaint that is not about us**, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the complainant/you, giving contact details of the firm.
- We will enclose a copy of the original complaint letter.