

Alliance Trust Savings Limited

Complaints handling procedure

We are here to help

At Alliance Trust Savings we care about the service we provide. And, by listening to what you tell us, we will continue to improve our service. We are committed to providing you with the best possible service and effectively delivering the products and services you require.

If for any reason you are not entirely satisfied with any aspect of our service, we want to hear from you as soon as possible so that we can put matters right as soon as we can, and where appropriate, take steps to prevent the problem happening again.

Your custom is extremely important to us and your feedback allows us to improve the products and services we offer to you. We aim to:

- Make it easy for you to tell us about your complaint
- Give your complaint the attention it deserves
- Resolve your complaint without unnecessary delay
- Make sure you are satisfied with how your complaint was resolved

The steps that you should take if you have a complaint with the service that you receive from Alliance Trust Savings. It also details how quickly we will deal with your complaint and who you can contact if you are not completely satisfied with our response.

How do I make a complaint?

If you're not satisfied with any aspect of our service or products, you can tell us about your concerns in the following ways:

Post Address your letter to:

Customer Service Manager, Alliance Trust Savings Limited, PO Box 164, Meadow House,
64 Reform Street, Dundee DD1 9YP

Tel Contact our customer service team on 01382 201900*

Fax Fax the Customer Service Manager on 01382 202250

Email Email the Customer Service Manager at contact@alliancetrust.co.uk

In order to enable us to resolve your concerns, please provide the following information when contacting us:

- Your full name
- Provide any relevant reference numbers (e.g. plan number)
- A detailed explanation of your concerns
- Send copies of any relevant documents (you should hold on to the originals)
- Your contact details and preferred method of contact

Please keep a copy of your own letter for your reference.

* Telephone calls may be recorded for compliance monitoring and training purposes.

How will my complaint be dealt with?

We aim to resolve your concerns straight away. However, sometimes it may take longer to look into the matter fully. If we are unable to resolve matters with you by close of business the day after we receive your complaint we will write to you to acknowledge your complaint letting you know who is dealing with it and when we intend to give you a response. We will keep you regularly updated on our progress. When we have completed our investigation, we will let you know our final response to your complaint and how you may take it further if we are unable to resolve matters with you. What you can be sure of is that an experienced member of our team who understands the importance of putting things right and doing it quickly will deal with your concerns.

If together, we cannot reach an agreement by the end of eight weeks, we will write to you to tell you why we have not completed our investigations and advise you of when you can expect a resolution.

What can I do if I am unhappy with the outcome or progress of my complaint?

We treat your concerns very seriously and will attempt to resolve your complaint quickly and fairly. In the unlikely event that you are not satisfied with our response we would be pleased to discuss any further concerns you may have.

However, where you are unhappy with our efforts or your concerns have not been addressed within eight weeks of when you first raised the matter with us, you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limitations on what they can look into, and further information regarding this can be obtained from them directly. We will inform you if you have the right to refer either in our final decision letter to you or in the letter sent eight weeks after we received the complaint, whichever is sooner.

You can contact the Financial Ombudsman Service as follows:

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Email: enquiries@financial-ombudsman.org.uk

You can call the Financial Ombudsman Service on **0845 080 1800** or send a fax on **020 7964 1001** or log-on to their website at www.financial-ombudsman.org.uk.

And finally, please remember that we are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

Alliance Trust Savings Limited, PO Box 164, Meadow House, 64 Reform Street, Dundee DD1 9YP.

Tel +44 (0)1382 201900 **Fax** +44 (0)1382 202250

Email contact@alliancetrust.co.uk **Web** www.alliancetrust.co.uk

For security and compliance monitoring purposes telephone calls may be recorded.

Alliance Trust Savings Limited is registered in Scotland No. SC 98767, registered office as stated above; is authorised and regulated by the Financial Services Authority whose address is 25 The North Colonnade, Canary Wharf, London E14 5HS firm reference number 116115; gives no financial or investment advice.