

COMPLAINTS PROCEDURE

YOUR FEEDBACK IS VALUABLE TO US

We always strive to meet your expectations, which is why it's important to us that you let us know when you're unhappy with our service. This way we can work towards a resolution for everyone.

OUR COMMITMENT

Our goal is to resolve all complaints quickly and efficiently. Every complaint is taken seriously and goes through the same process. We want to:

- › Make it easy for you to tell us about your experience
- › Carry out a thorough investigation
- › Consider our decision carefully
- › Explain our conclusions to you clearly
- › Ensure you are treated fairly
- › Learn from our mistakes.

OUR PROCESS

- › We will acknowledge receipt of your complaint within five working days
- › Where possible, we will provide a full response to complaints within ten working days
- › If we are unable to give a full reply to your complaint within four weeks of receiving it, we will write to you with details of the progress of our investigation. In this letter we will tell you when we expect to be in a position to fully respond and will give you details of our continuing investigation
- › In exceptional circumstances, where we are unable to complete an investigation after eight weeks, we will send you an explanation of why we are not able to send a final response letter and when we expect to be able to do so.

How to get in touch

You can raise a complaint at any time to any member of staff using the following details:

-  +44 (0)1624 643 345
-  customersupport@utmostwealth.com
-  Customer Experience
Utmost Limited
Royalty House
Walpole Avenue
Douglas
Isle of Man
IM1 2SL
British Isles

To help us resolve your complaint, please remember to include the policy number, dates and any additional details.

IF YOU ARE DISSATISFIED

We aim for positive resolutions with your satisfaction in mind. However, if you are unhappy with the outcome of our investigation, or it has been longer than 8 weeks, you may have the right to refer the complaint to the Financial Services Ombudsman Scheme for the Isle of Man.

The scheme is specifically aimed at individuals which means that complaints from companies (including Corporate Trustees) are excluded.

The scheme does not cover the activities of Trust Service Providers including Utmost Trustee Solutions. Clients of Utmost Trustee Solutions may however still be able to refer their complaint to the Ombudsman if the complaint is in respect of the activities of Utmost Limited as the bond provider.

You can contact the Financial Services Ombudsman at:

Post: The Financial Services Ombudsman Scheme
for the Isle of Man
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS
British Isles

Tel: +44 (0)1624 686 500

Email: ombudsman@iomoft.gov.im

Website: gov.im/oft



Making a complaint will not affect your right to take legal proceedings during mediation. However, if you elect to have your case referred to the Financial Services Ombudsman Scheme then, other than on a point of law, their decision is binding on you and Utmost.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. This item has been issued by Utmost Limited.

The following companies are registered in the Isle of Man: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C) which are regulated or licensed by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is an appointed representative of Utmost Limited. Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Utmost Limited is authorised in the UK by the Financial Conduct Authority (160418).

Utmost PanEurope dac (No 311420), trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

All promotional material has been approved by Utmost Limited which is authorised in the UK by the Financial Conduct Authority.

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