

# 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 complain at any time to any member of staff via:

 +44 (0)1624 643 345

 [customersupport@utmostwealth.com](mailto: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.

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

**Fax:** +44 (0)1624 686 504

**Website:** [gov.im/oft](http://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 the 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 licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.

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