

WHAT TO DO IF YOU HAVE A COMPLAINT

At HISL Brokers Limited (HISL) our goal is to give excellent service to all of our customers but we recognise that occasionally things do go wrong. We take all complaints we receive seriously and aim to resolve all of our customers' concerns promptly. We welcome your feedback to ensure that we provide the kind of service you should expect of us.

WHAT TO DO SHOULD YOU BE DISSATISFIED?

Step 1

- Seek resolution by the team/department dealing with your query.
- We will acknowledge your complaint within 5 working days.
- We aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely we will contact you with an update within 10 working days of receipt and give you an expected date of response.

Step 2

- Refer your complaint to our Managing Director

If you remain unhappy with the decision you receive, you may write to the Managing Director, HISL Brokers Limited, 3 Lloyd's Avenue, London, EC3N 3DS.

Step 3

- Refer your complaint to the Financial Ombudsman Service.

If you are dissatisfied with our final decision you can refer to the Financial Ombudsman Service (FOS). Full contact details of both our MD and the FOS will be provided when we write in response to your complaint. If you feel we've not considered all of your issues, or you can provide further information, please let us know and we'll be happy to review it. If you're unhappy with the outcome you can ask the Financial Ombudsman Service (FOS) to carry out an independent review of your complaint. In any event, you have the right to ask the FOS to review your complaint if we've been unable to resolve it within 8 weeks.

The FOS can help with most complaints if you are:

- A consumer
- A micro-enterprise is a business which:
 - has a turnover or annual balance sheet that does not exceed €2 million
 - employs fewer than 10 persons
- A small business is an enterprise which:
 - is not a micro-enterprise,
 - has an annual turnover of less than £6.5 million
 - has a balance sheet total of less than £5 million, or employs fewer than 50 employees
- A charity with an annual income of less than £6.5million
- Trusts with a net asset value of less than £5m

If you are unsure whether the FOS will consider your complaint please contact them directly for advice. The service the FOS provides is free and impartial and contacting them at any stage of your complaint will not affect your legal rights. Whilst we are bound by the decision of the FOS, you are not. Following the complaint procedure in this leaflet does not affect your rights to take legal action. Contact the FOS at: **The Financial Ombudsman Service**, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

TELEPHONE TAPING

For our joint protection telephone calls may be recorded and/or monitored.