

Complaints at Handelsbanken Wealth & Asset Management

We aim to provide complete client satisfaction but we also recognise that there may be a time when you feel that we haven't delivered and would like to make a complaint. If you are dissatisfied with the service we have provided, we will of course try to address your concerns as your feedback is important to helping us improve.

What should I do first?

If you think things have gone wrong and you are unhappy with us, please contact your Adviser in the first instance and they will try to assist you. However, if you are unhappy with their response, then we invite you to contact the Head of Compliance. Their contact details are:

Address: The Head of Compliance
Handelsbanken Wealth & Asset Management
No.1 Kingsway
London
WC2B 6AN

Email: compliance.hwam@handelsbanken.co.uk

What happens next?

We will acknowledge your complaint promptly upon receipt so that you can be sure that we have received it. Your complaint will be investigated by the Head of Compliance or another suitable individual approved by him, who was not directly involved in the matter which is the subject of the complaint. We will aim to respond to you at the earliest opportunity and will, of course, keep you informed of our progress.

What if I am not happy with Handelsbanken Wealth & Asset Management's decision?

If we are unable to respond to your complaint within eight weeks or you remain dissatisfied with our final response you can refer your complaint, free of charge, to [the Financial Ombudsman Service](#), which is an independent expert in settling complaints between consumers and financial services providers. Their contact details are:

Address: The Financial Ombudsman Service
Exchange Tower
LONDON
E14 9SR

Telephone: 0800 023 4567

Fax: 020 7964 1001

E-mail: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

Am I an eligible complainant?

The Ombudsman will review complaints from an eligible complainant about our investment services. An eligible complainant is one of the following:

- a consumer – a natural person acting for purposes outside their trade, business or profession,
- a "micro enterprise" - a business that employs fewer than 10 persons and has a turnover or annual balance sheet of less than 2 million Euros,
- a charity with an annual income of less than £6.5m at the time of the complaint,
- a trustee of a trust which has a net asset value of less than £5m at the time of the complaint.
- a small business at the time the complaint is referred to us – a business with an annual turnover of less than £6.5 million and employs fewer than 50 persons or has a balanced sheet total of less than £5 million, or
- a guarantor.

The Ombudsman will not usually review a complaint where the complaint is solely about the way an investment has performed.

What if I complain to Handelsbanken Wealth & Asset Management about another firm?

If you complain to us about the actions of another firm we will refer your complaint to that other firm and we will write to you to tell you that we have done so, to explain why we have referred your complaint and give you the contact details for the other firm.