

Complaints at Handelsbanken Wealth

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 have a Client Director you can contact them in the first instance and they will try to assist you. Contact details for Client Directors and their Associates can be found on our website. <https://wealthandasset.handelsbanken.co.uk/about-us/our-people/>

If you do not have a Client Director you can contact our Client Support Team on 01892 701803 or at clientsupport.hwam@handelsbanken.co.uk.

Alternatively, you can email complaints.hwam@handelsbanken.co.uk.

What happens next?

Upon receipt of your complaint, we will review it and aim to resolve it within three business days. If we are able to resolve your complaint within this time, we will send you a resolution letter detailing the outcome. If we cannot resolve your complaint within this time, then you will be sent an acknowledgment letter informing you who is responsible for investigating your complaint and what you can expect in terms of further communication. We will endeavour to maintain regular contact throughout our investigation up until we are able to provide you with our final decision, at which point we will send you a final resolution letter. This may take up to 8 weeks.

What if I am not happy with Handelsbanken Wealth'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 can help a range of people with complaints about our investment services. Broadly they can look at complaints from:

Individual Customers

- An individual customer – or joint customers. You can also ask someone to take a complaint to FOS such as a family member, friend, Citizens Advice, local MP, solicitor or claims company
- Individuals who act as personal guarantors for loans to businesses they're involved in

Small Business, charities and trusts

- a "micro enterprise" - a business with an annual turnover or balance sheet that does not exceed 2 million Euros and fewer than 10 employees
- A small or medium sized enterprise with an annual turnover of no more than £6.5 million and fewer than 50 employees
- a charity with an annual income of less than £6.5m
- a trust which has a net asset value of less than £5m

wealthandasset.handelsbanken.co.uk

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Handelsbanken Wealth is a trading name of Handelsbanken Wealth & Asset Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA) in the conduct of investment business, and is a wholly-owned subsidiary of Handelsbanken plc. Tax advice which does not contain any investment element is not regulated by the FCA.

Registered Head Office: London address above | Registered in England No: 4132340

What if I complain to Handelsbanken Wealth 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.