

Guidance Notes

01. We take complaints very seriously and this Guidance Note is intended to assist you by setting out our approach for resolving complaints.
02. We are authorised to conduct Fund Services and Investment Business under the Financial Services (Jersey) Law 1998, as amended and regulated by the Jersey Financial Services Commission. Therefore, it is a regulatory requirement that we have procedures in place to ensure that all complaints are handled properly.
03. We aim to handle complaints transparently, fairly and independently. A summary of our procedures is set out below.
04. If you are unhappy with our services please contact us via one of the following routes to ensure your case is reviewed and the matter investigated:
 - **Intermediaries** - please contact your usual Ashburton sales representative.
 - **Clients who hold their Ashburton investment with an adviser** - please contact your professional adviser.
 - **Clients who hold their Ashburton investment directly** - please contact our Client Services Manager, Louise Wilson on tel: +44 (0)1534 512280 or email: louise.wilson@ashburton.com
05. If that does not resolve the matter satisfactorily or there is a preference not to deal with that person, the Head of Compliance should be contacted as follows:

In writing:

Christine Channing, Head of Compliance
Ashburton (Jersey) Limited
PO Box 239
17 Hilary Street
St Helier
Jersey
JE4 8SJ

By email: christine.channing@fnbiwm.com
By telephone: +44 (0) 1534 512 000
By fax: +44 (0) 1534 512 022
06. It is the Company's policy to endeavour to provide a full response to the complaints within 48 hours from when the complaint is first received. Where our investigation will extend beyond 48 hours, we will advise you in writing together with a reason for the delay. Once our review is completed, we will send you a formal response letter usually within 10 working days that will cover the subject matter of your complaint, state the outcome of the investigation and offer appropriate redress if your complaint is upheld. You will have an opportunity to respond to our formal response letter but where we do not receive a reply, the complaint file shall be closed after a period of 3 months from the date of the lodging of the complaint and you will be notified of this.
07. If you cannot settle your complaint with us, you are entitled to report it to the Jersey Financial Services Commission (the "JFSC"). Further information about the JFSC is available from their website www.jerseyfsc.org. The JFSC will only consider complaints once we have provided you with written confirmation that our Internal Complaints Procedures have been exhausted.
08. We have made our Complaints Procedures simple to follow so it should not be necessary to seek professional help. If you choose to do so we cannot meet any costs.
09. As well as learning from complaints, we would welcome any ideas or suggestions you may have to improve our service. Please tell us when we get it right as well.

A summary of the timescale for our response is set out as follows:

Response	Time after receipt of complaint
Acknowledgement	48 hours
Formal Response	10 working days
Close	maximum of 3 months

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