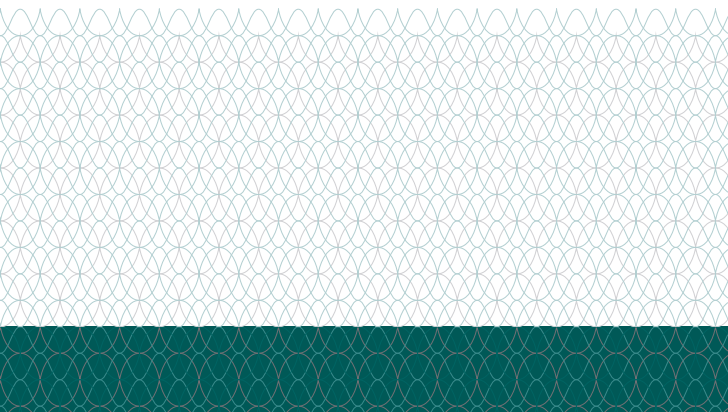


*Adam & Company*



RESPONDING  
TO YOUR  
CONCERNS



This leaflet explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you do not accept our response.

**At Adam & Company, we believe that providing the highest standards of service to our clients is of great importance.**

**However, we recognise that occasionally we do get things wrong. In these instances, we encourage our clients to let us know so that we have the opportunity to put matters right.**

**We aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.**

**We want to:**

- make it easy for you to raise your complaint;
- listen to your complaint;
- consider your suggestions for how we can put matters right;
- make sure you are satisfied with how your complaint was handled;
- be efficient and fair in all our dealings with you.

### **How and where to complain**

If you are not satisfied with any aspect of our service or products, please advise your private banker in person, in writing, by telephone, Adam Online secure message or email.

If your complaint relates to your private banker, please advise their branch director.

### **How long will it take?**

Taking the day of receipt as the first business day, our aim is to contact you within two business days. We will address your concerns as soon as possible and within the regulatory guidelines.

If we are able to resolve your concerns to your satisfaction within four business days, for all eligible complaints we will send you a Summary Resolution Communication by your preferred written communication method. This provides you with your right to refer to the Financial Ombudsman Service if you are subsequently unhappy with the outcome of your complaint.

If we have been unable to resolve your complaint before the fifth business day we will email or write to you to:

- acknowledge receipt of your complaint;
- tell you who is dealing with your complaint;
- tell you how long we expect to take to resolve it.

### **Within eight weeks**

We will generally send you a 'final response' letter. This will clearly set out Adam & Company's position with regard to your complaint and we will also provide a leaflet advising you how to contact the Financial Ombudsman Service to request them to review your case if you are not happy with our resolution. If this is the case, you have the right to refer your complaint to the Financial Ombudsman Service within six months of the date of any final response issued.

**After eight weeks**

We appreciate that at times, your complaint may be particularly complex and, on such occasions, it may take longer than eight weeks for us to come to a resolution.

If this happens, we will write to you within the eighth week of your concerns being raised, to let you know why your complaint has not been fully resolved. At this point, you will have the right to refer matters to the Financial Ombudsman Service.

We will also provide you with a timescale as to when you can expect a final response from us.

**Payment complaints**

We will aim to resolve payment related complaints within 15 business days. In exceptional circumstances where this is not possible we will explain why and when you can expect a final response from us. If your complaint is not resolved within 35 days you will have the right to refer your complaint to the Financial Ombudsman Service.

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

However, if our resolution is not acceptable to you, the Financial Ombudsman Service offers a free independent service for most financial complaints. There are some limitations on what they can look into, and further information about this can be obtained from them directly.

You can write to them at:  
The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR.

Alternatively you can phone 0300 123 9123. Further helpful information can be obtained by visiting the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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Calls may be recorded.

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