

07 December 2015

| COMPLAINTS POLICY

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If you are unhappy with any service offered by S-RM, in any location in which S-RM operates, you can complain. We will investigate individual complaints and have a procedure in place for resolving complaints and will respond to you within set deadlines.

STEP 1: CONTACT US

If you have a justified complaint, we want to put things right. Please let us know as soon as you become aware of a problem.

We accept complaints:

By phone: +44 (0)20 3763 9595

Email: complaints@s-rm.co.uk

In writing: Chief Executive Officer
S-RM
1 Swan Lane
London, EC4R 3TN
United Kingdom

It is usually best for you to email or write to us so that you have a record of what you say.

STEP 2: WHAT HAPPENS NEXT?

We will acknowledge receipt of your complaint right away – and where at all possible deal with it immediately. Complaints are dealt with at head office by the compliance and legal department at S-RM, our aim being to investigate the complaint competently, diligently and impartially. Complaints for the trust offices are dealt with at the respective trust jurisdiction, i.e. locally.

Your complaint will be investigated carefully and where appropriate involve different business areas. Our goal is to assess any complaint fairly, consistently and promptly looking at what the complaint is about; whether it should be upheld; and what action/redress should be taken.

Complaints at S-RM will be assessed and an offer of redress or remedial action, if appropriate given and we aim to ensure any offer of redress or remedial action that is accepted is settled promptly. Sometimes we cannot deal with your complaint immediately – in some situations a fair investigation and analysis of your complaint will take longer. In this case we are required to respond in writing within eight weeks, telling you whether or not your complaint has been successful. During this time we are also obliged to keep you informed on the progress of your complaint.

A complaint is defined as: 'any expression of dissatisfaction, whether oral or written, and whether justified or not, about S-RM's provision of, or failure to provide, a service', or any other service offered by S-RM, and 'must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.'

STEP 3: POSSIBLE OUTCOMES

If we consider your complaint to be justified, we will tell you what we propose to do in order to remedy it. The remedies we might offer include:

- an apology;
- taking steps to remedy an error; or
- a compensatory payment on an exgratia basis, where appropriate

If we conclude that your complaint is not justified, we will give you our reasons.

All complaint records even in relation to minor complaints and those complaints resolved within one business day are maintained for 5 years.



Heyrick Bond-Gunning, CEO