

# EFG Private Bank Ltd & EFG Harris Allday. Complaints Handling Process

*EFG Private Bank Limited (including EFG Harris Allday) is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and Financial Conduct Authority. EFG Private Bank limited aims to provide clients with the highest standards of service in International Private Banking and Wealth Management.*

## Introduction

EFG Private Bank Limited is required to have in place and operate appropriate, effective, and transparent procedures for the reasonable and prompt handling of complaints and we recognise that all complaints require resolution.

The individual with responsibility and oversight of EFG Private Bank Limited's compliance with the complaint handling regulation is the Head of UK Compliance.

Client relationships are at the heart of the service we provide and as a UK regulated financial institution. It is important to us that we continue to improve our products and services and that we continue to provide you with the service you expect so we want to know when things are not as you expect and have an opportunity to put things right.

## Our complaints process

This leaflet aims to show you what to do if you are not satisfied with the service we have provided. We have a simple process for complaints that we ask you to follow to help us resolve your complaint as quickly as possible.

## How can you make a complaint?

You may communicate your complaint in person, by letter, telephone, e-mail, or Fax. Whichever way you choose to tell us about your complaint we will give it our full attention and will always do our best to resolve the issue without delay.

You should contact your Client Relationship Officer to notify them about your complaint, but if you would prefer you can contact the Compliance Department using the following details:

For Complaints relating to EFG Private Bank please contact:  
Compliance Department  
EFG Private Bank Ltd  
Park House  
116 Park Street  
London  
W1K 6AP

Telephone complaints can be made to +44 20 7491 9111  
Email: [complaints@efgl.com](mailto:complaints@efgl.com)

For Complaints relating to EFG Harris Allday please contact:  
Compliance Department  
EFG Harris Allday  
33 Great Charles Street  
Birmingham  
B3 3JN

Telephone complaints can be made to +44 121 233 1222  
Email: [complaints@efgha.com](mailto:complaints@efgha.com)

In order to be able to fully investigate and resolve your complaint as quickly and efficiently as possible, please include the following details in your communication:

- Your name and address.
- Your account number/s.
- Your daytime telephone number (where we can contact you if we need to) and any preferred contact times.
- A clear description of your concerns or complaint.
- Details of what you would like us to do to put it right.
- Copies of any relevant letters and/or additional documentation.

## What happens next?

Your complaint will be referred to our Regulatory Compliance Team as soon as possible, where it will be investigated by a member of the team, who are independent and not directly involved in the matter which is the subject of the complaint. In the event that a member of the Compliance Team is involved in the subject matter of the complaint, your complaint will be referred to another Manager of EFG Private Bank Limited.

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If we are able to resolve your complaint to your satisfaction within three business days following the day we receive it, we will send you confirmation of this in a Summary Resolution Communication along with details about how you can refer the matter to the Financial Ombudsman Service (FOS) if you are dissatisfied with our response.

For more complex issues, we may need to more time to investigate your concerns. If this is the case, we will write to you within five business days with an acknowledgement outlining the next steps and when you can expect to receive our full response.

Where we have been unable to resolve your complaint within three business days, once the investigation into your complaint has been completed, we will issue a final response letter. This letter will outline the details of your complaint and our investigations, and the decision reached.

Where we decide that redress is appropriate, we will aim to provide you with fair compensation in line with the guidance provided by Financial Ombudsman Service, for any acts or omissions for which we were responsible. If you accept our offer, we will promptly provide compensation in a manner agreed with you.

**Please contact us if you have any questions at any time whilst we are investigating your complaint.**

## **Our Final Response Letter**

We strive to resolve all complaints as quickly as possible, and we will send you our Final Response Letter as soon as we have completed our investigations. However, the timeframes set out by the Financial Conduct Authority in which you can expect is to issue our final response are included below.

## **Complaints relating to Electronic Money and Payment services**

If your complaint relates to payment services which is any payment, in or out of your account, including online transactions, direct debits and standing orders, we aim to issue our Final Response Letter within **15 business days** after receiving your complaint.

In exceptional circumstances, where we are unable to resolve your complaint within **15 business days**, we will send you an update, providing the reasons for the delay. We will also provide you with details about how you can refer the matter to the Financial Ombudsman Service, and we will send you our Final Response Letter within **35 business days** after receiving your complaint.

## **Complaints relating to Banking or Investment Services**

You can expect to receive our Final Response Letter for complaints which are not payment related within **8 weeks** after receiving your complaint.

Although we will normally be able to resolve concerns much earlier, on occasions where we are unable to respond within **8 weeks**, we'll provide you with an update which:

- Explains why we are not in a position to make a final response to you and when we might be expected to provide one.
- Informs you whether you are now entitled to refer the complaint to the Financial Ombudsman Service (FOS); and if so, provide a link to the FOS standard explanatory leaflet.

## **Complaints relating to Data Protection**

Data Protection is regulated by the Information Commissioners Office (ICO) and not the Financial Conduct Authority, therefore the manner and timelines in which we deal with your complaint may differ.

Any complaint relating to the use of personal data will be promptly referred to the Data Protection Officer, who will manage the complaint in line with the requirements of the ICO. We will write to inform you of the name and contact details of the team who will be responsible for Investigating your complaint and of the steps taken to resolve it.

## **Financial Ombudsman Service.**

The Financial Ombudsman Service (FOS) is an organisation that independently reviews and investigates complaints between financial services providers and their

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customers which they have not been able to settle between themselves.

If once you have received our final response, you are not satisfied with the outcome of your complaint, you may be able to refer the complaint to the FOS, and they will look at your case; this is a free service. You will need to do this within 6 months of receiving our final response.

Your rights are set out in the FOS leaflet “Your Complaint and the Ombudsman” which we will provide a link to as part of the complaints handling process. You should allow us to complete our internal complaints procedure before you refer your concerns to the FOS.

To find out more about the FOS, visit their website at:  
<https://www.financial-ombudsman.org.uk/>

You may contact the FOS directly by writing to them at

Financial Ombudsman Service  
Harbour Exchange Square  
London  
E14 9SR

Alternatively, you can email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Or telephone by using one of the numbers listed below.

**Consumer Helpline:**  
**0800 023 4567**  
(free from a UK mobile phone or landline)

**Financial Ombudsman Service:**  
**0300 123 9123**

**+44 20 7964 0500**  
(calls from outside of the UK)