INTRODUCTION

Standard Chartered Bank ("SCB") is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom. In line with the regulations, we are required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints, and to recognize that complaints require resolution.

The individual with responsibility for oversight of SCB’s compliance with these rules (in respect of Private Banking complaints) is Tracy Clarke, Chief Executive Officer, Private Banking

MAKING A COMPLAINT

There are several ways you can make a complaint if there is any aspect of our service or product that you are not happy with.

You can:

Call us on (+44) 0800 9177656

Email us at PVBLondonComplaints@sc.com, or

Make your complaint in person, or by letter at:
Standard Chartered Bank
1 Basinghall Avenue
London
EC2V 5DD
United Kingdom
Attn: Private Bank Complaints Handling Officer

Alternatively, you can speak directly to your Personal banker.

You do not need to make the complaint in writing, but it would help our investigation if you could set all the details clearly in your communication. Please address your complaint to the Complaints Officer at the above address. We do not charge a complaint handling fee.

ACKNOWLEDGING YOUR COMPLAINT

We will promptly acknowledge your complaint in writing. In this acknowledgement we will provide the name and title of the person within our firm who will handle your complaint (the 'complaint handler'). This individual will have the authority necessary to investigate and settle the complaint and will not be the person whose actions gave rise to the complaint.
INVESTIGATING COMPLAINTS

Your complaint will be investigated by the complaint handler in a competent, diligent and impartial manner. Certain telephone lines within the bank are recorded and may be used to assist in the investigation of any complaints. The complaint handler may also contact you for further information as they investigate your complaint.

TIMETABLE FOR RESPONDING TO YOU

We aim to resolve your complaints at the earliest possible opportunity. If we are able to resolve the complaint within three business days, following the day it was received, we will send you a written Summary Resolution Communication along with information about the Financial Ombudsman Service (FOS).

If further investigation is required, we will send you a letter acknowledging your complaint and will continue to keep you updated on our progress. As soon as we have completed our investigations we will send you our final response. We have up to 8 weeks to resolve your complaint and send you our final response. However, if for any reason we are unable to resolve your complaint in this time, we will send you a written explanation and inform you that you may be able to take your complaint to the Financial Ombudsman Service. Alternatively, you can continue to wait for us to complete our investigation and send you full response.

Where a complaint is related to Electronic Money Services Directive (EMD) or Payment Services Directive (PSD), we aim to answer your complaints within 15 business days. If there are exceptional circumstances beyond our control this may be extended to 35 business days.

RESOLVING COMPLAINTS

Once the complaint handler has completed their investigations, they will summarize their investigation of your complaint and confirm if your complaint is being upheld (either fully or partially) or rejected. If the complaint handler decides that your complaint should be upheld and that some form of redress is appropriate, an offer will be made to you. In this case we will always aim to put you back in the position you should have been in, but where this is not possible we will provide you with an offer of alternative, but fair, redress. If you accept our proposal, we will act promptly to take the actions in our offer and confirm to you when this is complete.

FINANCIAL OMBUDSMAN SERVICE (“FOS”)

The Financial Ombudsman Service is an independent organisation dealing with disputes between consumers and businesses that provide financial services. If we have not been able to resolve your complaint within 8 weeks or you are not satisfied with the resolution of your complaint, you can refer your complaint to the Financial Ombudsman Service which will independently review the complaint, free of charge. You can find out more about the Financial Ombudsman Service at: www.financialombudsman.org.uk

Alternatively, please find their contact details below:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Freephone 0800 0234567 (or +44 20 7964 0500 from outside the UK)
www.financial-ombudsman.org.uk
e-mail: complaint.info@financial-ombudsman.org.uk
The FOS can only look into a complaint if:

- We have already sent you a summary resolution communication or final response letter; or.
- It has been more than 8 weeks since we received your complaint.

The FOS might not be able to look into a complaint if:

- They do not receive the complaint within six months from the date of the summary resolution communication or final response letter.
- What you are complaining about happened more than six years ago, and/or you are complaining more than three years after you realised (or should have realised) that an issue had arisen.
- For any other reason the FOS decide that your complaint is outside of their jurisdiction.