

## Complaints Handling Procedure

### We are here to help

At Cornelian Asset Managers we care about your customer experience and listen to what you tell us. Our commitment is to provide you with the best possible service and effectively deliver the products and services you require.

If for any reason you are not entirely satisfied with any aspect of our service, we want to hear from you so we can put matters right, and where appropriate, take steps to prevent the problem happening again.

We aim to:

- Make it easy for you to tell us about your complaint;
- Give your complaint the attention it deserves;
- Resolve your complaint without unnecessary delay; and
- Make sure you are satisfied with how your complaint was resolved.

This document outlines the steps you should take if you have a complaint with the service you receive from Cornelian Asset Managers. It also details how quickly we will deal with your complaint and who you can contact if you are not completely satisfied with our response.

### How do I make a complaint?

If you are not satisfied with our service you can tell us about your concerns in the following ways:

If you have a **discretionary portfolio** with us please contact your nominated investment manager either by calling them on 0131 243 4130 or writing to them at 30 Charlotte Square, Edinburgh, EH2 4ET.

If you are an **investor in one of the Cornelian funds**, complaints may be made in writing to the ACD at The Compliance Director, Smith & Williamson Fund Administration Limited trading as St Vincent St Fund Administration, 206 St Vincent Street, Glasgow G2 5SG.

For any other complaints please complete the form in the **Contact Us** section of our web site or alternatively you may write to the Manager, Compliance & Risk, Cornelian Asset Managers, 30 Charlotte Square, Edinburgh, EH2 4ET.

To enable us to address your concerns, please provide the following information, where possible, when contacting us:

- Your full name;
- Your Account Reference Number (if you know this);
- A detailed explanation of your concerns;
- Send *copies* of any relevant documents (you should hold on to the originals);
- Your contact details and preferred method of contact.

Please keep a copy of your letter for personal reference.

## **How will your complaint be dealt with?**

We aim to resolve your concerns straight away. Sometimes however it may take longer to investigate the matter fully. If we are unable to resolve the matters by close of business three days after we receive your complaint, we will write to you to acknowledge your complaint, let you know who is dealing with it and when we intend to respond. We will keep you updated on our progress. When we have completed our investigation, we will let you know our final response to your complaint and how you may take it further if you are dissatisfied with our resolution.

If we cannot reach an agreement within eight weeks of when you first raised the matter, we will write to tell you why we have not completed our investigations and advise you when you can expect a resolution.

## **What can I do if I am unhappy with the outcome or progress of my complaint?**

We treat your concerns very seriously and will try to resolve your complaint fairly and quickly. In the unlikely event that you are dissatisfied with our response, we would be pleased to discuss any further concerns you may have.

However, if you are unhappy with our efforts or your concerns have not been addressed within eight weeks of when you first raised the matter with us, you may be entitled to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service offers a free independent service and can help with most financial complaints. However, there are some limitations on what they can investigate and further information regarding this can be obtained from them. We will tell you if you have the right to refer, either in our final decision letter to you or in the letter sent eight weeks after we received the complaint, whichever is sooner.

You can contact the Financial Ombudsman Service as follows:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You can call the Financial Ombudsman Service on 0800 023 4567 or visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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