

CLIENT COMPLAINTS PROCEDURES



FIRSTRAND
Private Wealth Management



Guidance Notes

1. We take complaints very seriously and this Guidance Note has been produced to assist you by setting out our approach for resolving complaints.
2. As we are authorised to conduct Investment Business under the Financial Services (Jersey) Law 1998, as amended and regulated by the Jersey Financial Services Commission, it is a regulatory requirement that we have procedures in place to ensure that all complaints are handled properly.
3. We aim to handle complaints transparently, fairly and independently. A copy of our Internal Complaints Procedure Flowchart can be found overleaf. A summary of our procedures is set out below.
4. If you are unhappy with our services or advice given, you should contact your Wealth Manager or Relationship Manager who will review your case and investigate the matter. If that does not resolve the matter satisfactorily or there is a preference not to deal with that person, the Client Administration Manager, Deirdre Taylor, should be contacted as follows:

In writing:

Deirdre Taylor
 Client Administration Manager
 FirstRand Private Wealth Management Limited
 PO Box 239
 17 Hilary Street
 St. Helier
 Jersey
 JE4 8SJ

By email: deirdre.taylor@firstrandpwm.com

By telephone: + 44 (0)1534 512 003

By fax: + 44 (0)1534 512 121

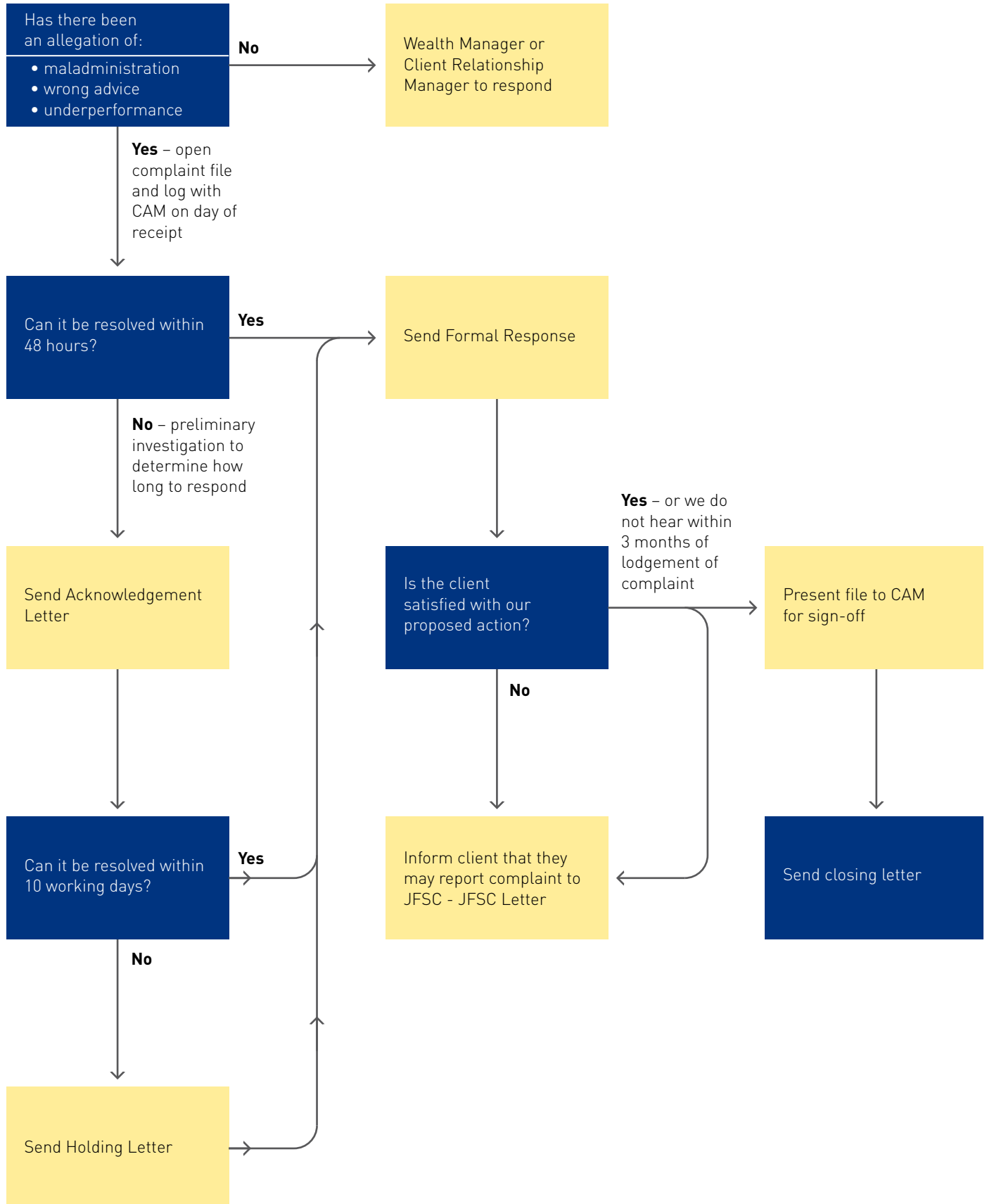
5. It is the Company's policy to endeavour to provide a full response to complaints within 48 hours from when the complaint is first received. Where our investigation will extend beyond 48 hours, we will advise you in writing together with a reason for the delay. Once our review is completed, we will send you a formal response letter usually within 10 working days that will cover the subject matter of your complaint; state the outcome of the investigation and offer appropriate redress if your complaint is upheld. You will have an opportunity to respond to our formal response letter but where we do not receive a reply, the complaint file shall be closed after a period of 3 months from the date of the lodging of the complaint and you will be notified of this.

A summary of the timescale for our response is set out as follows:

Response	Time after receipt of complaint
Acknowledgement	48 hours
Formal Response	approximately 10 working days
Close	3 months

FirstRand Private Wealth Management Limited Internal Complaints Procedure Flowchart

CAM = Client Administration Manager





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FirstRand Private Wealth Management Limited is regulated by the Jersey Financial Services Commission in the carrying on of investment business and is a Member of the FirstRand Group.