

COMPLAINTS

It is our policy to promote the highest standard of service for our clients. We endeavour to ensure that all complaints are resolved satisfactorily and in a timely manner.

If you have a complaint about our service you may contact the member of our staff with whom you normally deal. Alternatively please contact our Compliance Officer at Abbey Bond Lovis Limited, Jennymount Business Park, North Derby Street, Belfast BT15 3HN or telephone 028 90 993666. You may make your complaint either orally or in writing. We will acknowledge receipt of your complaint promptly in writing and give you our response at the time if we can.

If following receipt of our final response (or after 8 weeks if we have not yet provided you with our final response) and you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). You may contact the FOS by writing to The Financial Ombudsman Service, Exchange Tower, London E14 9SR or by telephone on 0800 023 4567. Further information is available via their website - www.financial-ombudsman.org.uk

An Eligible Complainant is defined as:

- Any private individual
- Any business which employs less than 10 people and has a turnover or annual balance sheet that does not exceed €2 million
- A charity which has an annual income of less than £1 million
- A trustee of a trust which has a net asset value of less than £1 million