

INTERNAL COMPLAINTS HANDLING INFORMATION

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

If you have a complaint about our services, you may contact the member of our staff with whom you normally deal. Alternatively please contact our Compliance Officer at ABL Group, Jennymount Business Park, North Derby Street, Belfast BT15 3HN or by telephone on 028 9099 3666.

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, if you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Further information is available on their website below.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567

www.financial-ombudsman.org.uk

An Eligible Complainant is defined as:

- Any private individual
- Any business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million.
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business