



CGS-CIMB Securities (UK) Ltd

Complaints Policy

1. Purpose

CGS-CIMB Securities (UK) Ltd (CCS) is authorised by the Financial Conduct Authority (FCA) in the United Kingdom.

The FCA sets out specific rules and regulations governing how authorised firms must handle and resolve complaints from their clients in respect of their regulated activities. This aspect of a firm's customer service is also directly relevant to a firm's overall capability and effectiveness in treating customers fairly as complaints must be dealt with promptly and fairly. Rules and regulations can be found in more detail at www.handbook.fcs.org/handbook/DISP.pdf.

2. Scope of Policy

What is a complaint?

CCS uses two terms to describe complaints, both of which are recorded internally:

- (i) Expression of dissatisfaction – any written expression of dissatisfaction regarding the failure to provide a financial service to a good standard.
- (ii) Complaint – any written expression of dissatisfaction on behalf of an eligible complainant about the firm's failure to provide a financial service to a good standard and which alleges that the complainant has suffered (or may suffer) financial loss. Complaints from eligible complainants will be reported to the FCA.

Who can complain?

CCS is licenced to provide financial services to professional clients only. However if a client also qualifies as a "consumer" they may be an eligible complainant (see <https://www.handbook.fca.org.uk/handbook/ICOB5/2.pdf> for details).

How clients can complain.

Clients can complain to the Head of Compliance by email or letter.

3. How do CCS deal with complaints?

CCS will:

- investigate and assess complaints fairly and promptly
- treat each complaint individually
- respond in a clear and transparent manner
- ensure that the complaints process is easy for a complainant
- offer redress, remedial action or compensation where it is deemed appropriate

Recording complaints

CCS will:

- on receipt of a complaint respond immediately with an acknowledgement of receipt
- keep the complainant updated on the process of the handling of the complaint

- investigate, conclude and respond to the complainant with an outcome as quickly as is reasonably possible
- retain all the details and correspondence for a minimum of six years
- ensure that the person(s) investigating the complaint has/have sufficient authority to resolve it

Communications with Complainants

The rules governing the handling of complaints are specified at

www.handbook.fca.org.uk/handbook/DISP.pdf .

The regulations state that where CCS has been unable to resolve a client's expression of dissatisfaction there are time limits that must be followed. If the complaint is resolved within three working days the client will be sent a "summary resolution communication". Otherwise a client must be sent a final response no later than eight weeks after receipt of the complaint offering:

- acceptance of the complaint, and where appropriate, redress or remedial action
- redress or remedial action without accepting the complaint
- a rejection of the complaint with reasons for doing so but informing the client they may refer the case to the Financial Ombudsman Service and provide the latter's contact details.

If CCS is unable to resolve the complaint within eight weeks as above a communication will be sent to the client informing them why it has not been possible to provide a final response together with an indication as to when it will be able to provide one. This communication will also inform the client they may refer the case to the Financial Ombudsman Service and provide the latter's contact details.

All complaints should be addressed to:

Head of Compliance

CGS-CIMB Securities (UK) Ltd

53 New Broad Street

London EC2M 1JJ

James.johnstone@cgs-cimb.com

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