



Standard Bank Offshore Group Limited **Complaint Handling Procedures**

Your comments are of value

At Standard Bank we are committed to providing you with the highest standards of service. If you are not entirely satisfied with any aspect of our service then we want to hear from you. Your custom is important to us and your feedback enables us to deal with issues as soon as possible and, where appropriate, take steps to improve our services.

Complaints procedure

Stage 1

The quickest way to provide us with your feedback or to make a complaint is through your relationship manager or through your personal banking team. This can be made in person, by telephone, or by writing (including email). However it is preferable for complaints to be made in writing to prevent any possible misunderstandings.

Stage 2

Your complaint will be acknowledged in writing within five working days of its receipt and where possible include a full response. Where we are unable to complete our investigations into your complaint within these timeframes our written acknowledgement will include a date by which we will endeavour to provide you with a full response.

Stage 3

We will always confirm in writing as to when we consider your complaint to be closed. If you are not happy with the way in which we have dealt with your complaint, or if it remains unresolved in Jersey after 3 months or in the Isle of Man after 8 weeks, you may wish to seek the assistance of the ombudsman and/or the relevant regulatory bodies detailed below:

Jersey

If your account is in Jersey or your complaint relates to services provided in or from Jersey, then you can refer to the Channel Islands Financial Ombudsman to determine whether your complaint is eligible to be considered by them, or to the Jersey Financial Services Commission via the websites <https://www.ci-fo.org/> or www.jerseyfsc.org, respectively, or contact them at the following address:

Channel Islands Financial Ombudsman
PO Box 114
Jersey, JE4 9QG
Channel Islands
Telephone +44 (0)1534 748610
Email: enquiries@ci-fo.org

Jersey Financial Services Commission
PO Box 267
14-18 Castle Street
St Helier
Jersey, JE4 8TP
Channel Islands
Telephone: +44 (0)1534 822000
E mail: info@jerseyfsc.org

You must contact the Channel Islands Financial Ombudsman about your complaint within 6 months of the date of the final letter or the Ombudsman may not be able to review your complaint. You must also contact the

Ombudsman within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

Isle of Man

Provided your account is not a corporate account and if it is in the Isle of Man or the complaint relates to services provided in or from the Isle of Man you can refer to the Financial Services Ombudsman Scheme to determine whether your complaint is eligible to be considered by them, or to the Isle of Man Financial Services Authority via the websites www.gov.im/oft/ombudsman/ or www.iomfsa.im/, respectively, or contact them at the following address:

The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man, IM4 3AS
Tel: +44(0) 1624 686500
E-mail: ombudsman@iomoft.gov.im

Isle of Man Financial Services Authority
PO Box 58
Finch Hill House
Bucks Road
Douglas
Isle of Man, IM99 1DT
Telephone: +44(0) 1624 646000
E-mail: info@gov.im

You must bring a complaint to the Isle of Man Financial Ombudsman Scheme within 6 years of the act or omission which led to your complaint and within 2 years of when it should have come to your notice if you weren't aware of it immediately.

Mauritius

If your account is sited in Mauritius you can refer to the Financial Services Commission Mauritius via the website www.fscmauritius.org/en or contact them at:-

Financial Services Commission
FSC House
54 Cybercity Ebene,
Mauritius
Tel: (+230) 403 7000
Email: fscmauritius@intnet.mu