

# Complaints Handling Summary

## Our Commitment to You

We always endeavour to offer the best possible service but we recognise that sometimes clients could not be completely happy with the service we have or have not provided.

If you, as a client of Vermeer Investment Management Limited, have a complaint, this summary will guide you through our procedure, and help to resolve your complaint as smoothly as possible. As a firm regulated by the Financial Conduct Authority (**FCA**), we have established the following rules for handling and managing complaints from our clients.

## Our Complaints Handling Procedure for Eligible Complainant

If you are dissatisfied with the service you have or have not received you should, in the first instance, speak to your Investment Manager. We will look into what has happened, try our best to resolve your complaint as soon as we can, and record it. If we can resolve your complaint by close of the third business day from the receipt, and you accept our suggested resolution, we will regard the matter as resolved. We will send you a Summary Resolution Communication (**SCR**) with details of the outcome of your complaint and your right to escalate to the Financial Ombudsman Service (**FOS**)<sup>1</sup>, if you then decide you are no longer happy with our resolution.

If, instead, you remain dissatisfied with the way we have initially addressed the matter or if we are unable to provide you with an acceptable resolution by close of the third business day, the details of your complaint will be passed to our Compliance department. They will promptly send a written acknowledgement of your complaint, with the contact details of the

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<sup>1</sup> A complaint may only be dealt with by the FOS if it is brought by or on behalf of an eligible complainant, as defined by the FCA rules (DISP 2.7). If you need guidance on the meaning of *Eligible Complainant* please refer to the FCA Handbook or contact our Compliance department.

complaints management function, and investigate your dispute competently, diligently, and impartially.

We will keep you informed thereafter of the progress of our investigation of your complaint. In rare circumstances, depending on the nature of the complaint and upon prior notification to you, it might be necessary to temporarily suspend the trading activity in your account while your complaint is being investigated.

Once we have finished our investigation, and in any case within eight weeks of receipt of your complaint, our Compliance department will send you a final response. If we are unable to send you a final response within eight weeks, we will write to you explaining why and advise you when you can expect a final response. Our final response will:

- Summarise the relevant facts, findings, and conclusions, stating whether the case has been upheld;
- Where a remedial action is deemed appropriate and involves a redress, include details of how we have calculated the redress; and
- Include the details of how and when to contact the FOS for an alternative and free review.

The FOS can be contacted directly by post at:

Financial Ombudsman Service (FOS)  
Exchange Tower  
Harbour Exchange  
London  
E14 9SR

or by visiting the website:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Please note that you have the right to refer your complaint to the FOS within six months of the date of receiving our SRD or our final response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and it will only be able to do so in very limited circumstances. Furthermore, the FOS might not be able to consider a complaint if what you are complaining about happened more than six years ago, and you are complaining more than three years after you realised (or should have realised) that there was a problem.

## Referring Complaints to other Firms

If we receive a complaint which is solely or jointly the responsibility of another firm, we will forward all or part of the complaint to that firm promptly. We will inform you of this, of the other firm's contact details, and of the reasons why it was forwarded to them. Any aspect of the complaint which is our responsibility will be dealt with in accordance with our Complaint Handling Procedure.