BANKOFSINGAPORE
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Complaints
handling guide

Your feedback helps us serve you better

At Bank of Singapore, UK Branch, we are dedicated to providing the high standard of service that our clients deserve. Your feedback is important to us and, if you are dissatisfied with any aspect of our service, we want to hear from you.

We are committed to handling complaints fairly, consistently, diligently and impartially, and to achieving good outcomes for our clients. Your feedback also helps us improve our products, services and client experience.

What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, made by or on behalf of a person regarding:

- the provision of, or failure to provide, a financial service; or
- a redress determination,

where the complainant alleges that they have suffered, or may suffer, financial loss, material distress or material inconvenience arising from the provision of investment services or ancillary services by an investment firm.

How to make a complaint

If you feel that our service has not met your expectations, you may raise a complaint through any of the following channels:

Email
complaintshandling.uk@bankofsingapore.com

Post
Bank of Singapore, UK Branch, The Gilbert, 2nd Floor, 40 Finsbury Square, London EC2A 1PX

Relationship Manager
You may contact your Relationship Manager, Branch Manager or your usual Bank representative, who will ensure your complaint is referred to the appropriate team.

What happens next?

Where we can resolve your complaint promptly

Once we receive your complaint, we will investigate the matter and discuss the outcome with you if we are able to resolve it promptly. Once you have agreed to the proposed resolution, we will provide you with a Summary Resolution Communication ("SRC") and inform you about the Financial Ombudsman Service ("FOS").

Where your complaint requires further investigation

Depending on the nature and complexity of the issues raised, we may need more time to investigate your complaint. In such cases, we will:

- Acknowledge receipt of your complaint promptly.
- Investigate the circumstances thoroughly and impartially.
- Keep you informed of our progress where appropriate.
- Provide you with our findings and explain the outcome.
- Take appropriate action where necessary to resolve the matter.

While we aim to resolve complaints as quickly as possible, if we are unable to provide a final response within four weeks of receiving your complaint, we will send you a holding letter explaining the status of our investigation.

Our final written response

In accordance with the Financial Conduct Authority's complaint handling rules, we will provide our final written response within eight weeks of receiving your complaint.

Our final response will explain:

- The outcome of our investigation.
- Whether your complaint has been upheld.
- Any remedial action or redress, where appropriate.
- Your right to refer your complaint to the FOS, where eligible.

Financial Ombudsman Service ("FOS")

When we write to you in response to your complaint, we will include details about the FOS to ensure you are aware of your options. The service is free and you can contact them directly:

Financial Ombudsman Service
Exchange Tower London
E14 9SR
Freephone 0800 0234567
(or +44 20 7964 0500 from outside the UK)
www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Important information about the FOS:

- You may be able to refer your complaint to the FOS if eight weeks have passed since you first raised your complaint and you have not received our final response.
- If you refer your complaint to the FOS before that time, the FOS will determine whether it is able to consider your complaint.
- If you are dissatisfied with our response and wish to refer your complaint to the FOS, you should do so within six months of the date of our Summary Resolution Communication or Final Response letter.
- The FOS may not be able to consider a complaint referred more than six months after the date of the Summary Resolution Communication or Final Response letter.
- The FOS may also be unable to consider complaints relating to events that occurred more than six years ago, or where more than three years have passed since you became aware (or ought reasonably to have become aware) that there was cause for complaint.

Further information

If you have any questions regarding our complaints handling process, please contact your Relationship Manager.

For more information on the Financial Conduct Authority (FCA) rules for complaints handling is available at:
https://www.handbook.fca.org.uk/handbook/DISP/