

CLIENT COMPLAINTS HANDLING PROCEDURE DECEMBER 2016

The Complaints Procedure

Client Summary

Equiti (a trading name of Divisa UK Ltd) takes great care to maintain high standards. When we become aware of complaints or concerns, we will seek to resolve matters as quickly as possible. Our procedures are designed to ensure that complaints are handled fairly and within reasonable timescales.

The usual procedure is summarised as follows:

- We will seek to resolve complaints as quickly as possible.
- Whilst we aim to resolve your complaint within the first 24 hours, this may not always be possible.
- Thereafter your complaint should be resolved within three business days when you will be provided with a communication to confirm the nature of the complaint and our resolution. This communication will include information about your right to escalate this matter to the Financial Ombudsman Service (FOS) if you are not satisfied with the resolution. We will provide you with contact details to approach the FOS.
- If we have not resolved your complaint by the end of the third business day, or where you continue to be dissatisfied with our resolution, we will allocate the case to a senior individual who will investigate the complaint.
- You will be given the name and contact details of the person dealing with your complaint.
- The person investigating your complaint will be responsible for;
 - making a record of your complaint
 - issuing you with an acknowledgment of the complaint promptly following receipt.

The acknowledgement will set out the nature of the complaint and may request further clarification. Your complaint will be investigated using our records together with reports from others if relevant. We may also write to you should we need further information. We will keep you informed of progress.

We aim to resolve complaints, at the latest, within eight weeks. If, after eight weeks, a final response letter has not already been sent to you, you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that, should you remain dissatisfied with the final response, you may refer your complaint to the FOS. This should be done within six months of the date of our final response letter, otherwise it is unlikely that the FOS will be able to consider the complaint. We will provide you with contact details to approach the FOS.
- OR
- A response explaining that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response; The letter will also inform you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' will be enclosed.

Where we need to obtain information from third parties there can be delays which are beyond our control. At all times we seek to resolve matters within eight weeks. We will keep you informed if there are delays.

NOTE- Business Day - a day (other than a Saturday or Sunday) on which banks generally are open for business in London.

If we receive a complaint that is not about us, or our services, and we can identify the firm to whom the complaint should be addressed, we will:

- Write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you directly.
- Enclose a copy of the original complaint letter, write to you enclosing a copy of our letter to
- Write to you enclosing a copy of our letter to the firm together with their contact details and ask that you get in touch directly (the firm will also receive a copy of this letter).

If you have any questions about this procedure, please address all correspondence: For the attention of the Compliance Department at compliance@equiti.com.