

## **Complaint Handling Disclosure**

*Last updated: 27 December 2017*

This document outlines Chatham Financial Europe’s (“Chatham”) processes for dealing with client complaints that are covered by the Markets in Financial Instruments Directive (MiFID II), 2014/65/EU. Client complaints received in the European Economic Area (EEA) will be managed by Chatham’s complaints review team unless the National Competent Authority in the member state where the service is provided has established a different process.

### **Registering a Complaint**

If a client or potential client (“client”) wishes to file a complaint regarding our provision of, or failure to provide, a financial service, or their dissatisfaction regarding our handling of a complaint, they may do so by contacting our complaints review team at:

[complaints\\_handling@chathamfinancial.com](mailto:complaints_handling@chathamfinancial.com) or by contacting the Chatham complaints contact registered with the National Competent Authority for their country.

To process a complaint, Chatham will require the client’s contact details, as well as a brief description of the nature of the complaint and the loss, material distress, or material inconvenience which the client has suffered.

In the event of uncertainty over whether a client intends a communication to be treated as a complaint, Chatham may contact the client to confirm if the communication is intended as a formal complaint. If the client states that they do not wish to have the communication treated as a complaint, no further action will be taken and Chatham will consider the matter closed.

### **Complaints Handling Process**

Upon receipt, the complaint submission will be entered into our internal complaint review process. The client will be notified that Chatham has received their complaint and that it is under review by Chatham’s complaints review team. The client will also receive a copy of Chatham’s complaints handling procedures and contact information for Chatham regarding the filed complaint. Chatham will arrange an independent investigation into the allegations and will work to complete it expeditiously.

The complaints review team will endeavor to reply to the complaint within 15 business days of receiving the complaint and to address the concerns raised. In exceptional situations, if the complaint cannot be addressed within 15 business days, Chatham will send an update to the client notifying them of the delay.

The final reply to the complaint will be provided within 35 business days of receiving the complaint.



## **Notification of Outcome and Further Redress**

Following their investigation, the complaints review team will notify the client in writing of their decision on whether the complaint is upheld. If the complaint is upheld, the written decision will lay out Chatham's proposed resolution for the complaint.

Chatham hopes it can resolve any issues raised by the client. However, if the client remains dissatisfied with Chatham's final response, they may have additional recourse through referring the complaint to an alternative dispute resolution entity, as defined in Article 4(h) of Directive 2013/11/EU of the European Parliament and Council (21 May 2013) regarding alternative dispute resolution for consumer disputes. They may also have the right to pursue civil action.