

Complaint handling guidelines

In accordance with the Financial Conduct Authority rules, we follow a written complaints procedure to ensure all complaints are handled fairly, promptly and consistently.

Making a complaint

Whilst our aim is to provide a high level of service to our customers, we accept sometimes we may not meet your expectations. If you have experienced poor service, we would like to know so that we can deal with your complaint as quickly as possible. This policy explains what you need to do and what you can expect from us in these circumstances.

If you are a potential, current or previous customer with J.P. Morgan Asset Management and are unhappy with any aspect of our service you can make a complaint to us using the contact details overleaf, or alternatively, you can contact us through your financial adviser.

We take all client complaints very seriously and have a robust complaint handling process that ensures your complaint is handled fairly and promptly. This process is free of charge.

What information do you need to deal with my complaint?

You can complain to us by phone, post or email. To help us investigate your complaint as quickly as possible, where you can please provide the following information when you contact us:

- Your name, address and, where applicable, your account number or any other reference numbers you have
- Details regarding your complaint, including any relevant dates where you have them.
- What you would like us to do to correct this
- Any relevant documents to support your complaint.

Handling your complaint

Once received, your complaint will be recorded and assigned to a trained complaints associate. They will investigate your complaint, review the history of your account and the events that have occurred resulting in your dissatisfaction.

Communication from us

We will acknowledge your complaint by letter within 5 business days after the complaint is made.

We aim to reply to you with the results of our investigation as soon as possible, but sometimes, the investigation can take longer. We will keep you updated on progress whilst we continue to investigate your complaint.

Communication from us continued...

We expect to complete our investigation within 4 weeks of receiving your complaint however if we cannot complete the investigation within 4 weeks, we will write to you explaining the delay.

The complaints associate investigating your complaint will aim to provide a full and comprehensive resolution no later than 8 weeks after your complaint is raised, however If we are unable to resolve your complaint within this timescale, we will write to you confirming this.

After full investigation, if we determine that we are at fault, we will agree a resolution with you. If we do not believe we are at fault, we will explain the reasons why.

Next Steps

Should you remain unhappy with our final resolution or in the instance where we cannot resolve your complaint within 8 weeks, you have the right to refer your complaint onto the Financial Ombudsman Service.

This is a free and independent service that settles complaints between customers and businesses. They will investigate your complaint and work with us to resolve it fairly and impartially.

If you wish to refer your complaint onto the Financial Ombudsman Service, you should complete this referral within 6 months of our final resolution letter. Please see the below for useful contact details.

POST J.P. Morgan Client Service PO Box 12272 Chelmsford Essex CM99 2EL UK	PHONE <i>Mon - Fri 9 AM - 5:30 PM</i> UK 0800 20 40 20 Outside UK +44 1268 44 44 70	EMAIL accounts@uk-email.jpmorgan.com WEBSITE am.jpmorgan.com
--	--	--

Financial Ombudsman Service
0800 023 4567
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk/make-complaint