

# SUMMARY OF COMPLAINTS HANDLING PROCEDURE

STONEHAGE FLEMING UK

Katie Mundell, UK RISK & COMPLIANCE

April 2025

PRIVATE AND CONFIDENTIAL



STONEHAGE  
FLEMING

NOW AND FOR FUTURE GENERATIONS

## BACKGROUND

At Stonehage Fleming (“the Firm” “We”) we put our clients first and endeavour to provide the best possible service. However, there may be times where a client is unsatisfied and may wish to make a complaint. This document outlines our approach to handling complaints and applies to the following UK entities:

- Stonehage Fleming Investment Management Limited
- Stonehage Fleming Wealth Planning Limited
- Stonehage Fleming Financial Services Limited
- Stonehage Fleming Advisory Limited
- Stonehage Fleming Dealing and Treasury Services (UK) Limited

## OUR APPROACH

When acknowledging, investigating and resolving complaints, we aim to:

- Investigate the complaint competently, diligently and impartially
- Assess the complaint fairly, consistently and promptly
- Provide fairly and promptly to the complainant:
  - a clear assessment of the complaint; and
  - an offer of redress or remedial action, if appropriate
- Ensure any offer of redress or remedial action that is accepted is settled promptly.

## SUMMARY OF PROCEDURES

- We will acknowledge your complaint in writing, promptly and in any event no later than three business days. We will ensure that you are kept informed as to the progress of the resolution of your complaint.
- For a complaint that is **resolved within three business days**, we will send you a summary of the action taken and the resolution and advise that you may be able to refer your complaint to the Financial Ombudsman Service (“FOS”) within **six months** of our summary resolution.
- For a complaint **not resolved within three business days**, we must provide you with a holding response (if applicable) and then endeavour to respond within **four weeks**. If this is not possible, we will send you a further holding response, with a final response within an **eight week period** from the date the complaint was received.
- Any holding response sent during the eight week period will explain the reason for the delay and when you can expect to receive a final reply, which will be **no later than eight weeks** from the date we received the complaint.

The final response we send must inform you that you may be able to refer your complaint to the FOS, if you remain dissatisfied, and that you must do so within **six months** of the final response. Please note however, that the FOS will not look at a complaint until it has been raised with the firm and the firm has had a reasonable time to respond.

You can contact the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone them on 0800 023 4567. Further information about the Financial Ombudsman Service can also be found on their website at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).



## HOW TO MAKE A COMPLAINT

If you wish to make a complaint, please contact your Stonehage Fleming Relationship Manager or call us on +44 20 7087 0000 and ask to speak to a member of the Compliance Team. You can also contact Katie Mundell (Head of Compliance) at [katie.mundell@stonehagefleming.com](mailto:katie.mundell@stonehagefleming.com).



