

Complaints procedure

Our Procedures

Any complaint verbal or written will be referred to our Compliance officer at the earliest opportunity or to a member of the Management Board if the Compliance officer is unavailable. We will also

- Acknowledge the complaint in writing promptly
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response
- Provide details of further complaint procedures through the Financial Ombudsman Service

You will receive contact from us advising you on the progress of our investigations into your complaint, if we cannot respond immediately. We will confirm our final response as soon as possible and no later than eight weeks following your initial complaint submission.

Definition of a complaint

The FCA defines a complaint as any oral or written expression of dissatisfaction from or on behalf of a Customer, whether justified or not, which includes an actual or potential financial loss, material distress or material inconvenience.

Investigation

The Compliance Officer will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction. We will:

- Investigate the complaint impartially obtaining additional information from Agrii and/or the complainant as necessary.
- Assess fairly, consistently and promptly:
- Provide customers with clear replies and, where appropriate, fair redress

Complaints Settled within 3 business days

Complaints that can be settled within 3 business days can be recorded and communicated differently via ***'Summary Resolution Communication'***,

This written communication refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;

It also advises that, if you subsequently decide that you are dissatisfied with the resolution of the complaint, how to:

- (1) refer the complaint back to us for further consideration or alternatively; or
- (2) How to refer the complaint to the Financial Ombudsman Service,

Final response

This will set out clearly Agrii's decision and the reasons for it. It will clearly set out any remedial actions or customer redress.

We will provide details of the Financial Ombudsman Service in the final response, and we will:

- Explain how the customer must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost
- Indicate whether we consent to waive the relevant time limits.

Closing a complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

We will co-operate fully with the Financial Ombudsman Service in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman.

Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

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

Website: www.financial-ombudsman.org.uk