

Complaints Procedure for Clients

Killik & Co are dedicated to providing a high level of service to all its clients. If you are not satisfied with the level of service you have received from us please contact us and we will address your concerns.

How and where to complain

You can contact us either in person, by telephone, email or letter. We will treat each method of contact with the same priority and hope that your concerns can be dealt with promptly.

If your concerns relate to our Wealth or Investment Management services, please contact your Adviser. Should you wish to contact someone other than your Adviser please contact the Partner Responsible for your account. Their details can be found on your account statements.

If your concerns relate to our Silo Investment Service including issues relating to payment initiation or payment processes please contact our Silo Support team, support@silo.com.

If your concerns relate to our Tax & Trustee services please contact our Tax & Trustee Services Director, tax@killik.com.

If you are unsure who is best placed to deal with your concerns, please contact Complaints Team, Killik & Co, Crown House, Crown Street, Ipswich, IP1 3HS, or complaints@killik.com.

Our response to you

For any complaint that is resolved to your satisfaction within three business days, we will send you a letter known as a 'Summary Resolution Communication' which states that your complaint has been fully resolved.

If that time has passed, or we are unable to address your concerns your complaint will pass to our Complaints Team. They will write to you promptly to inform you how they will deal with your complaint and aim to treat each complaint fairly, consistently and competently.

No later than eight weeks after receiving your complaint, you will receive a letter known as our 'Final Response', it will tell you our findings and how we intend to resolve your complaint.

If we are unable to issue our response within the eight-week time period we will give you the reason for the delay and tell you when you can expect to receive it.

If you wish to receive an update of our progress you can contact the Complaints Team.

In certain cases, such as Payment and eMoney Services, we will forward your complaint to the appropriate Third-Party Supplier responsible for delivering your service. This is so the matter can be investigated in full by the party responsible for the service provided. We will write to you promptly, in a letter known as our 'Final Response' and provide you with the details of why the complaint has been forwarded and the contact details of the respondent company. They in turn will investigate your concerns and contact you. You should expect a response by the end of 15 business days following their receipt of your complaint, with a full written explanation with 35 days.

Next Steps

If you are unhappy with our 'Summary Resolution Communication', 'Final Response' or, if you are not satisfied with how we are investigating your complaint after eight weeks have passed, you may refer your case to the relevant ombudsman or professional body. If your complaint is one that is covered by these services the relevant details will be provided to you in our response letter, or at the eight-week stage described.

More information about the relevant ombudsman and professional services, including the types of complaints they deal with can be found on their websites.

[*www.financial-ombudsman.org.uk*](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service consider complaints about most financial products and services.

[*www.pensions-ombudsman.org.uk*](http://www.pensions-ombudsman.org.uk)

The Pensions Ombudsman consider complaints about the administration of personal and occupational pension schemes.

[*www.step.org*](http://www.step.org)

The Society of Trust and Estate Practitioners consider complaints about the professional conduct of its members.