

Complaints Procedure

Butterfield Bank (Channel Islands) Limited

At Butterfield Bank (Channel Islands) Limited we are committed to providing a high quality service to our clients. However, we recognise that there may be times when you have cause to complain. Occasionally things may go wrong and we will do our utmost to resolve your issue fairly and to your satisfaction at the earliest possible opportunity.

This procedure explains what you can do in the event that you have cause to complain about our services and/or products. It also outlines the timescales you should expect for resolving the matter and who to contact if you are not satisfied with our response.

DEFINITION OF A COMPLAINT AND HOW TO COMPLAIN

‘Complaint’ means any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision or failure to provide a financial service, which alleges that the complainant has suffered, or may suffer, financial loss, material distress, or material inconvenience.

‘Significant complaint’ means a complaint alleging a breach of the relevant law, mala fides (intent to deceive), malpractice, or impropriety, or repetition or recurrence of a matter previously complained of (whether significant or otherwise).

If you are not satisfied with any aspect of our service or products, please contact us in any of the following ways to ensure we can investigate the matter promptly and fairly:

- Telephone your Relationship Manager on **+44 (0) 1481 751 000**
- Send an e-mail to your Relationship Manager
- Complete our **online complaints form**
- Write to:
Operational Risk, Butterfield Bank (Channel Islands) Limited, PO Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

WHAT HAPPENS NEXT

Once we have received your complaint, we will promptly (no longer than five business days) acknowledge its receipt and confirm when you can expect to hear from us. We will aim to resolve your complaint as quickly as possible (usually within eight weeks, and in any event, no longer than three months). With regard to complaints which remain unresolved for longer than three months, and also significant complaints, the Company is obliged to inform the regulator, the Guernsey Financial Services Commission. We will keep you regularly informed of the progress we are making in trying to resolve the issue. Once we consider your complaint resolved, we will send you a final response with a timeline for you to respond prior to us closing the complaint.

WHAT DO I DO IF I REMAIN DISSATISFIED?

Included in our response will be details of the action you can take if you remain dissatisfied with the resolution of your complaint, such as referring the issue to the Channel Islands Financial Ombudsman (‘CIFO’).

The CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014.

The primary role of CIFO is to review and investigate unresolved complaints from clients about financial services providers in or from Guernsey, Jersey, Alderney and Sark. Further information is available from the CIFO website. Individuals, micro enterprises and, subject to

consultation, small local charities will be able to bring complaint. It operates from a shared office in Jersey, with the same board, ombudsman and staff. Further information is available from the CIFO website.

You will be able to contact CIFO at:

Channel Islands Financial Ombudsman
PO Box 114, Jersey, Channel Islands JE4 9QG

Email: **enquiries@ci-fo.org**

Website: **www.ci-fo.org**

Guernsey local phone: **01481 722 218**

International phone: **+44 1534 669 800**

Under the Licensees (Conduct of Business) Rules, 2021, which relate to investment business, you may inform the Guernsey Financial Services Commission ('Commission') directly of your complaint if it has been outstanding longer than three months or if it is a significant complaint.

Under the Lending, Credit and Finance Rules, 2023, which relate to credit business, BBCIL is obliged to inform the Commission directly of your complaint if it has been outstanding longer than three months or if it is a significant complaint.