



RUTLAND INVESTMENT MANAGERS LLP

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Our Complaint Handling Procedures

Who we are

Rutland Investment Managers LLP are a specialist firm of Independent Financial Advisers established in 1990 offering a comprehensive range of investment services. The Partners in the firm have been involved in the Financial Services Industry for the last 30 years and have developed the firm into one of the leading Independent Brokerages in Scotland. As qualified Investment and pensions specialists themselves the partners actively encourage all of the firms advisers to undertake advanced financial services examinations in their specialist field.

The consultants are individually qualified to give advice on a wide spectrum of financial products to both individuals and corporate clients. We have offices in Livingston and Edinburgh and currently act for in excess of 3,000 individual clients.

Our firm is regulated by the Financial Services Authority and is authorised to arrange a full range of investment contracts. As Independent Advisers we act on behalf of our clients to ensure that they receive appropriate investment advice. Rutland Investment Managers have no connection with any of the companies recommended and we constantly review the investment market and select contracts with lower than average charges and quality performance.

What to do if you have a complaint

If you have any complaint about the advice or services provided by this firm, you should contact the Compliance Officer at the above address, giving as much information as possible about the nature of your complaint.

What to expect from us when we deal with your complaint

We will acknowledge your complaint within five business days of it being received, unless it can be resolved within one business day. A copy of this leaflet will be included with our acknowledgement. If your complaint was made verbally we will include, within that acknowledgment, confirmation of our understanding as to the nature of your complaint. We should be grateful if you could confirm, in writing, the accuracy of that statement.

Handling your case

We will review all the documentation available to us to carry out a thorough and objective investigation. In some instances, we may ask you for further information or to provide authority for us to contact third parties, such as product providers.

Partners: G. A. Johnston, D. Crooks, S. Crooks, N. Johnston. *Offices:* Livingston, Edinburgh.

INDEPENDENT FINANCIAL ADVISERS

Authorised and Regulated by the Financial Services Authority

We will keep in touch with you regularly while we are looking into your case. We will tell you how things are progressing and what you need to do next. You will always know the name of the person handling your case and you can contact them direct with any questions. We aim to resolve all our cases as quickly as possible, although in a few exceptional cases our investigations may take longer, particularly if we need to make wide ranging enquiries. In some situations we may ask you for further information to assist with our consideration of your case and your prompt attention to these matters would be gratefully appreciated.

If we have not resolved your complaint within four weeks from the date of receipt, we will write to inform you of the situation, explaining the reason for the delay and indicating when we will make further contact.

If we have not resolved your complaint within eight weeks from the date of receipt, we will write to inform you of the situation and explain the reason for the delay, enclosing the booklet "Your Complaint and the Ombudsman". We will also inform you when we expect to issue our final response letter and that you may refer the matter to the Financial Ombudsman Service if you are not satisfied with the progress of our investigation.

In order for your complaint to succeed you must generally demonstrate that the advice provided to you was unsuitable, or that there has been a breach of regulations as stated above. You must also have suffered an actual financial loss as a result of any such inappropriate advice or service.

We must at the conclusion of an investigation provide you with a final response letter and written report, which clearly explains the outcome of the investigation and details of any settlement, which we may consider to be appropriate, or, alternatively, the reasons for declining to offer a settlement.

We will also enclose the leaflet "Your Complaint and the Ombudsman" and inform you that you may refer the matter to the Financial Ombudsman Service if you are not satisfied with the outcome of our investigation and that you must do so within 6 months of the date of issue of our final response letter notwithstanding that there may have been further correspondence between us.