



Pictet & Cie (Europe) s.A. Complaints procedure

We strive to meet our clients' expectations in every aspect of our business. However, we understand that sometimes things go wrong.

We take all concerns and complaints seriously and will work with you to resolve any issues that you raise with us in a prompt, fair and clear way. We encourage feedback from our customers and welcome the opportunity to put things right if you are not satisfied.

HOW TO MAKE A COMPLAINT

You can make a complaint by contacting your usual Pictet Relationship Manager.

Alternatively, you can send your complaint to:

The Head of Compliance,
Pictet & Cie (Europe) S.A., London Branch,
Stratton House, 6th Floor,
5 Stratton Street,
London,
W1J 8LA

WHAT WILL HAPPEN NEXT?

If we are not able to resolve your complaint immediately, we will send you a written acknowledgement within 5 working days of receiving your formal complaint and enclose a copy of this procedure. We will then undertake a formal investigation into your concerns.

Within eight weeks of receipt of the complaint we will provide you a detailed final response.

Where provision of a full response is not possible within the eight weeks, you will be provided with an interim update letter with a timeframe when a final response can be expected. We will also inform you of your right to refer your complaint to the Financial Ombudsman Service should you wish to do so.

If your complaint is related to payment services, a final response will be sent within 15 business days from receipt of your complaint. In exceptional circumstances, we may send you a holding response providing the reasons for the delay and a new deadline which will be no later than 35 business from the day you made the complaint.

THE FINANCIAL OMBUDSMAN

If you are not happy with the way we have resolved your complaint and you are an eligible complainant, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman (FOS) provides a free and independent service for resolving complaints.

Getting in touch with the FOS:

Address: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 or +44 20 7964 0500 if calling from outside the UK

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

Website: www.financial-ombudsman.org.uk

Please note that if longer than six months has passed since our final response letter, the FOS may not be able to consider your complaint other than in very limited circumstances).