

# Complaints Procedure

## Butterfield Trust (Guernsey) Limited

At Butterfield Trust (Guernsey) 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.

### HOW TO COMPLAIN

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 711521
- Send an e-mail to your Relationship Manager
- Write to:  
Operational Risk, Butterfield Trust (Guernsey) Limited, PO Box 25, Regency Court, Glatigny Esplanade, 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 resolve complaints about financial services provided in/from Jersey, Guernsey, Alderney and Sark. Individuals, microenterprises and, subject to consultation, small local charities will be able to bring complaints. 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  
P O Box 114  
Jersey, Channel Islands  
JE4 9QG  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)  
Guernsey local phone: 01481 722218  
International phone: +44 1534 748610