

Complaints Procedure

Butterfield Bank (Guernsey) Limited

At Butterfield Bank (Guernsey) Limited ('BBGL') 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

'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).

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 Bank (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 acknowledge its receipt. We will aim to resolve your complaint as quickly as possible. 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.

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 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.

CIFO's contact details are as follows:

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 722218
International phone: +44 1534 748610.

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, BBGL 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.