

Summary of customer complaints policy (September 2020 edition)

1. Introduction

ZKB Securities (UK) Ltd (“ZKBUK”) is incorporated in England & Wales as a private company limited by shares under the Companies Act 2006 with its registered office at Mutual House, 70 Conduit Street, London W1S 2GF, United Kingdom. ZKBUK is authorised and regulated by the Financial Conduct Authority (“FCA”) with firm reference number 922650.

2. Complaints

The FCA has specific rules and guidance on how firms regulated by it should handle, resolve, record and report complaints from its clients in respect of its regulated activities. ZKBUK has implemented a Customer Complaints Policy to ensure that client or potential client complaints are handled promptly, easily and in a transparent manner. Complaints will be handled fairly. ZKBUK will provide consistent outcomes for all clients under the FCA’s principle of fair treatment of customers.

ZKBUK’s complaints management function is operated by the firm’s Compliance Officer and is responsible for investigating all complaints received by a client or potential client.

3. Definition of a complaint

The definition of a “complaint” is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

4. Complainants

A complaint can be submitted by a client or a potential client of ZKBUK. ZKBUK will require contact details for the client or potential client and an overview of the complaint, including details of the financial loss, material

distress or material inconvenience which the client or potential client has suffered.

5. Submission of complaints

A complaint or issue of dissatisfaction can be submitted to us, free of charge, in one of the following ways:

- In writing to: Mutual House, 70 Conduit Street, London W1S 2GF, United Kingdom
- By telephone at: +44 207 255 8307
- By e-mail to: zkb-securities-uk@zkb.ch

6. Investigation of complaint

On receipt of your communication we will undertake an assessment as to whether this is a complaint and should be handled in line with our internal complaints policy.

We will provide written acknowledgement of your complaint promptly and will keep you informed of our progress in reviewing your complaint.

7. Resolution of complaint: Expedited

If we resolve your complaint within ten business days we will provide you with a written summary resolution.

Within our written resolution we will provide details as to any findings we have made as a result of our investigation into your complaint and whether any remedial action will be taken by ourselves. We will ask you to confirm if you are satisfied with our conclusion.

If you are not satisfied with our conclusion we will not close your complaint and will continue to seek a resolution with you.

8. Resolution of complaint: Standard

If we feel your complaint requires further review and we cannot respond to you with a resolution within ten business days, we will inform you of this. We will provide you with details of who is responsible for handling your complaint at the firm as they will provide you with updates.

We will provide you with a written final response letter within eight weeks of the date of your original complaint. Within this letter we will provide details as to any findings we have made as a result of our investigation into your complaint and whether we will take any remedial action. We will ask you to confirm if you are satisfied with our conclusion.

9. Disputes

Nothing in this document prevents any customer of ZKBUK from pursuing any dispute in accordance with the Terms of Business in the English courts.