

Complaints Policy Summary

WHAT IS A COMPLAINT

A complaint is defined as any statement of dissatisfaction that a client within the meaning of section 67(1)¹ of the WpHG, or a potential client (complainant) addresses to RJCF relating to its provision of an investment service or an ancillary investment service. It is not mandatory to use the term 'complaint' and there is no specific requirement governing the form of a complaint.

HOW TO SUBMIT YOUR COMPLAINT

You may address your complaint to your usual contact at RJCF who will escalate this internally as appropriate. Alternatively, should you prefer not to submit your complaint to your usual contact, you can use the following contact details:

Head of Compliance
Raymond James Financial International Limited
Ropemaker Place
25 Ropemaker Street
London, EC2Y 9LY

Telephone: +44 (0) 20 3798 5637

Email: europeancompliance@raymondjames.com

HOW RJCF WILL HANDLE YOUR COMPLAINT

When you contact RJCF with a complaint, it will be examined objectively and appropriately, identifying any potential conflict of interest, while ensuring anything that may compromise the handling of the complaint is avoided. Providing as much detail as you are able will assist RJCF in resolving your complaint as swiftly and efficiently as possible. The following procedures will be followed:

- i. We will acknowledge your complaint promptly, usually within 5 business days and provide you

with a copy of our internal complaints procedure;

- ii. In the acknowledgement we will inform you who will be handling the complaint;
- iii. We will keep you informed and updated with the progress of your complaint and if necessary we will contact you to explain why we are not yet in a position to resolve your complaint

RESOLVING YOUR COMPLAINT

RJCF will endeavour to resolve your complaint fairly and at the earliest opportunity and not later than within 8 weeks of receipt of your complaint. A complaint is resolved when you indicate, either verbally or in writing, acceptance of our findings as set out in our Summary Resolution Communication or our Final Response Letter. If we do not hear from you within 8 weeks of the date of the Summary Resolution Communication or the Final Response Letter, we will consider your complaint closed. If you are dissatisfied with the resolution of the complaint, you can use alternative channels to obtain redress:

Federal Financial Supervisory Authority (BaFin):
https://www.bafin.de/EN/Verbraucher/Beschwerden/Ansprechpartner/Ansprechpartner/Finanzombudsstellen/finanzombudsstellen_artikel_en.html

RJCF COMPLAINTS HANDLING PROCEDURE

RJCF has a dedicated internal procedure for investigating and responding to client complaints that reflect the requirements of BaFin Circular 05/2018² and Article 26 of MiFID Organisational Requirements Delegated Regulation³. Please contact us if you would like further details regarding the complaints handling procedure.

¹ Any natural or legal persons for whom investment services enterprises provide or arrange investment services or ancillary investment services.

² Minimum Requirements for the Compliance Function and Additional Requirements for the Compliance Function and Additional Requirements Governing Rules of Conduct, Organisation and Transparency

³ Commission Delegated Regulation (EU) 2017/565 of 25 April 2016 supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive.