

Complaints Policy Summary

WHAT IS A COMPLAINT

A complaint is defined as 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 addresses to RJFI 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 RJFI 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 RJFI WILL HANDLE YOUR COMPLAINT

When you contact RJFI 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 RJFI 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

RJFI 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. A complaint may only be dealt with under the Financial Ombudsman Service if it is brought by or on behalf of an eligible complainant¹. RJFI has no clients who fall within the definition of an eligible complainant and thus is not subject to the Financial Ombudsman Scheme.

RJFI COMPLAINTS HANDLING PROCEDURE

RJFI has a dedicated internal procedure for investigating and responding to client complaints that reflect the requirements of FCA's Dispute sourcebook and Article 26 of MiFID Organisational Requirements Delegated Regulation². Please contact us if you would like further details regarding the complaints handling procedure.

¹ <https://www.handbook.fca.org.uk/handbook/DISP/2/7.html?date=2016-06-30>

² 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.