

Compliance - Quality System Procedure ACP 03

Appendix 1(a): Website Complaints Procedure

Our Complaints Handling Procedure

Sumitomo Mitsui Trust International Limited (SMTIL) (we/us) aims to provide the highest possible levels of service. If, however, you are unhappy about any aspect of the service you have received from SMTIL, please tell us. Your feedback gives us the chance to put things right and improve our service to you and all our customers in the future.

1. Our policy on complaints

We take complaints very seriously and will always strive to answer complaints efficiently and promptly.

Clients and potential clients are able to submit complaints free-of-charge.

We aim to respond in a fair and impartial way to clients and other connected parties, who express dissatisfaction about the provision of, or failure to provide any aspect of our products and services.

2. How to Complain

Any written complaints should be addressed to:

The Compliance Manager,
Sumitomo Mitsui Trust International Limited,
1st Floor, 155 Bishopsgate
London
EC2M 3XU

Alternatively, you can email your complaint to the SMTIL Compliance Manager dcowley@smtil.com with the following information:

- Details of your complaint.
- Details of any staff member (to the extent that you are aware of names) who has been involved in the matters you are complaining about.
- Any supporting documents.

You can also telephone us on +44 207 5628 400 in order for your complaint to be dealt with efficiently. We may ask that you provide us (ideally in writing) with the following information.

- Details of your complaint.
- Details of any staff member (to the extent that you are aware of names) who has been involved in the matters you are complaining about.
- Any supporting documents.

3. How We Handle Complaints

We have established a complaints management function, which is responsible for the investigation of complaints. This function is carried out by our Compliance Manager and who operates independently of SMTIL's day-to-day management. Our senior management is responsible for the implementation of the complaints handling procedure and monitors compliance with it.

If you contact us by telephone to complain, we will, acknowledge this promptly and will aim to resolve your complaint there and then or by the end of three business days after the day of receipt of your complaint. (Business days are Monday to Friday excluding bank holidays).

On receipt of a written complaint including an email, the Compliance Manager will send the complainant a prompt written acknowledgement providing early reassurance that we have received the complaint and are dealing with it and from then on will ensure the complainant is kept informed of the progress being made in resolving the complaint.

Some complaints are more complicated than others and may take time to fully investigate and resolve.

We will investigate the complaint competently, diligently and impartially, and if needed will obtain additional information as may be appropriate.

We will communicate our response to the complaint. We will also inform you about your options if you are dissatisfied with our response, including any options for making complaints to our regulator the FCA and, where applicable under national law, to an Alternative Dispute Resolution (ADR entity). Most of our customers do not qualify as "eligible claimants" who are entitled to refer any complaint to the Financial Ombudsman Service, but where this service is applicable information about this option will be provided.

Where we make an offer of remedial action or redress and this is accepted by you we will see that this is carried out promptly.

4. Referring Your Complaint to another Firm

Where we believe that another firm may be solely or jointly responsible for the matter alleged in your complaint, we will refer your complaint to that firm for investigation. We will write to you to let you know that this is the case and provide their contact details.

Where we are satisfied that we have some responsibility for the fault alleged in your complaint we will investigate your complaint in accordance with these procedures.

5. The Financial Ombudsman Service

Most of our customers are professional clients and are not consumers or micro-enterprises and do not therefore qualify as "eligible claimants" who are entitled to make use of the services of the Financial Ombudsman Service. However, if you are an eligible claimant and we fail to resolve your complaint or contact you within 8 weeks or if you are unhappy with our final response to your complaint, you may wish to ask the Financial Ombudsman Service to look into your complaint. In order for the Financial Ombudsman Service to review your complaint, you must contact them within six months of our final response letter. You can contact the Financial Ombudsman Service using the following contact details:

Through its website at: <http://www.financial-ombudsman.org.uk> (Where you can also find a range of information about making complaints and the service provided by the Financial Ombudsman Service in resolving such complaints).

By email

complaint.info@financial-ombudsman.org.uk

Or by phone on

0800 023 4567.

Or by phone from abroad on

+44 20 7964 0500.