
Complaints Policy and Procedure

POLICY

The purpose of our Complaints Policy is to provide a set of principles and rules that Overseas Trust and Pension Limited (“OTAP”) is committed to in managing client complaints.

Our aim is to effectively manage and resolve complaints where possible, sometimes this may mean working with our clients and third parties to achieve mutually acceptable solutions.

Therefore, if there has been an occasion when you feel that our service has fallen below the expected standard and you wish to make a complaint, please be assured that we will thoroughly investigate your concerns and aim to resolve matters quickly and fairly.

PROCEDURE

Please provide as much detail as possible about your complaint in writing by email:
enquiries@trustandpension.com

or post to:

Compliance Team

Overseas Trust and Pension
2nd Floor, Elizabeth House
Les Ruettes Brayes
St Peter Port
Guernsey
GY1 1EW

You can expect to receive an initial acknowledgement from your complaint within 5 days. We would also like to reassure you that after you receive your initial acknowledgment we will be working hard to gather all of the relevant information, documents and comments from our team to fully investigate your complaint.

WHAT TO DO IF YOU ARE DISSATISFIED WITH OUR RESPONSE

If you are not satisfied with our final response you may be able to ask the Channel Islands Ombudsman (Pension products only), to review your complaint. The Guernsey Financial Services Commission is able to investigate complaints, but only in the context of whether they reveal matters of regulatory concern. Here are the contact details;

Channel Islands Financial Ombudsman

P O Box 114
Jersey, Channel Islands
JE4 9QG
Email: enquiries@ci-fo.org
Website: www.ci-fo.org
Telephone: 01481 722218

Guernsey Financial Services Commission

Glategny Court
Glategny Esplanade
St Peter Port, Guernsey
GY1 3HQ
Website: <https://www.gfsc.gg/consumers>
Telephone: 01481 712706

Overseas Trust & Pension, 2nd Floor, Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW

T: +44 (0)1481 723030 • enquiries@trustandpension.com • trustandpension.com

Overseas Trust and Pension is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies) are licensed by the Guernsey Financial Services Commission under the regulation of Fiduciaries, Administration Businesses and company Directors, etc (Bailiwick of Guernsey) law, 2000. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is 2nd Floor Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD.

References: *The Pension Licensees (Conduct of Business) & Domestic and International Pension Scheme and Gratuity Scheme Rules 2017 (“The Rules”) s7.0*