

---

# Complaints Policy and Procedure

## **POLICY**

The purpose of our Complaints Policy is to provide a set of principles 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](mailto:enquiries@trustandpension.com)

or post to:

### **Compliance Team**

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

- We will send written acknowledgement of your complaint within 5 working days of receipt.
- We will gather all the relevant information, documents and comments from the team and investigate your complaint.
- If we are unable to resolve your complaint within four weeks, we will write to explain why additional time is required and when you can expect our response.
- When we have completed our investigation, we will provide you with a final written response.

## **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. Here are the contact details:

### **Channel Islands Financial Ombudsman**

P O Box 114  
Jersey, Channel Islands  
JE4 9QG  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)  
Telephone: 01481 722218

---

Overseas Trust & Pension, 2nd Floor, Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW  
T: +44 (0)1481 723030 • [enquiries@trustandpension.com](mailto:enquiries@trustandpension.com) • [trustandpension.com](http://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*