
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 either by email to enquiries@trustandpension.com or by post to:

Compliance Team

Overseas Trust and Pension
Lefebvre Court, Third Floor, Block B
Lefebvre Street, St Peter Port
Guernsey, GY1 2JP

- 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.
- In the case of a significant complaint, or where your complaint remains unresolved for longer than 3 months, we have an obligation to inform our regulator, the Guernsey Financial Services Commission.

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
Website: www.ci-fo.org
Telephone: 01481 722218

Overseas Trust & Pension, Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP
+44 (0) 3333 078888 | enquiries@trustandpension.com | www.trustandpension.com

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies). Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD. Overseas Trust and Pension Limited is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act ("FAIS") and is regulated by the Financial Sector Conduct Authority ("FSCA") of South Africa. FSP number 47261.