



COMPLAINT HANDLING PROCEDURE CCLA INVESTMENT MANAGEMENT LIMITED

In line with regulations regarding complaint handling, this document summarises CCLA's Investment Management Ltd (CCLA) internal Complaint Handling Procedure. It is available upon request, and is issued to all complainants in accordance with regulatory requirements.

Definition

We define a complaint as any written or oral expression of dissatisfaction, concerning a service or activity relating to regulated Financial Services offered by CCLA, whether justified or not.

Our Commitment to you

Complaints may be made by any reasonable means (for example, letter, telephone, e-mail or in person).

On receipt, a complaint from a customer is reported immediately to the Compliance Officer at CCLA.

Following receipt of a complaint, we will endeavour to respond to the complainant as soon as possible. A nominated individual within the organisation will be responsible for ensuring that your complaint is handled promptly.

In circumstances where an immediate and final response is not possible, we will endeavour to issue a reply within five working days.

If a final response cannot be issued within five working days (typically this may be because further details are required, or reports or information are awaited from third parties), an acknowledgement letter will be sent, indicating when a full response will be provided, along with name of the person handling the complaint, together with this summary of our Complaint Handling Procedure. A communication may be sent by email if the original complaint was received by email.

The complaint will be dealt with by someone of sufficient experience, competency and authority and will be reviewed by someone else with similar standing that will not have been involved in the original matter under dispute.

Within four weeks of the complaint, CCLA will send the complainant either a final response or a further holding response, explaining why it is not yet able to provide a final response.

By the end of eight weeks, CCLA will send the complainant a final response or a holding response that indicates when it expects to provide a final response.

CCLA will provide any complainant with fair compensation for any acts or omissions for which it is responsible and comply with any consequent offers of redress that the complainant accepts.

A complainant may also have the right to take their complaint to the Financial Ombudsman Service if they are not satisfied by our final response. If so, we will send an explanatory leaflet about the Financial Ombudsman Service within eight weeks of receipt of the complaint or with our final response.

The complainant may have a right of complaint to the Financial Ombudsman Service within six months from the date of the final response letter.

The Financial Ombudsman Service can be contacted at:

**South Quay Plaza
183 Marsh Wall
London
E14 9SR**

All details of complaints will be held for five years from the date of receipt of the complaint.

All complaints that fall within the scope of the Financial Services Authority (FSA) complaint regulations will be reported by CCLA to the FSA on a semi-annual basis. These will be broken down according to complaint category, generic product type, the number of complaints closed by the firm within four weeks and within eight weeks of receipt, and we will indicate the number of complaints that were outstanding at the end of the reporting period.

Should you require further clarification of our Complaint Handling Procedure please contact us at

**CCLA Investment Management Ltd
80 Cheapside
London EC2 6DZ**

CCLA Investment Management Limited (registered in England No.2183088) is authorised and regulated by the Financial Services Authority.

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