



CLIENT FEEDBACK

PUTTING CLIENTS FIRST

The JTC team believes in open and honest communication.

It is important for us to know when you have a problem so that we can work to resolve it and retain your confidence. If, for any reason, you are not entirely satisfied with any aspect of our service, we want to hear from you as soon as possible.

COMPLAINTS

We regard any expression of dissatisfaction, from or on behalf of any client, to be a complaint, irrespective of whether it is made verbally or in writing.

We have adopted a two stage procedure. Most concerns can be resolved at the initial point of contact with us, quickly and efficiently.

Any issue that cannot be resolved will be escalated in accordance with our procedure.

If a matter cannot be resolved satisfactorily after stage one, you may be able to refer your complaint to the Channel Islands Financial Ombudsman (CIFO).

GET IN TOUCH

If you have any concerns, please get in touch with your usual JTC contact as soon as possible.

If you wish for your complaint to be handled by someone else, do not hesitate to contact us.

COMPLAINTS PROCEDURE

A copy of this procedure is available to any client on request.

Upon receiving your complaint, we will try to resolve it in a timely fashion, wherever possible. However, we may need to carry out an internal investigation.

Should this be the case, we will send you an acknowledgement within five working days of the receipt of your complaint to reassure you that your complaint has been received and is being dealt with. Any investigation will be conducted with impartiality and undertaken in a competent and diligent manner.

We will advise you of the expected timeframe to resolve your complaint and will keep you informed of the progress we are making as our enquiries continue.

To help us investigate and resolve your complaint as swiftly as possible, it would assist us if you could please provide the following information:

Your full name, address and the name of the JTC business that you are contracted with;

A clear outline of your complaint;

- › Copies of any supporting documents concerning your complaint, paying special attention to the dates relating to the issue;
- › Details of what you would like us to do to rectify the situation;
- › A telephone number where we can contact you.

RESOLUTION OF YOUR COMPLAINT

STAGE ONE

This will involve a review by an independent and senior member of the JTC team (if appropriate, with the oversight and involvement of the named compliance officer for the business).

When all appropriate enquiries and investigations in respect of your complaint have been completed, we will write to you with details of the outcome of our review. We will also specify any action that we are proposing to take, or have already taken, to remedy the situation or to ensure we minimise the risk of a reoccurrence (as appropriate).

We will aim to send this final response as soon as possible, which will normally be within three months of receipt of your complaint. If we are unable to do so, we will send you a written update to explain why this is the case and to provide you with a revised timeframe for concluding the matter.

Once we have sent our final response to you, we will treat the matter as closed if you do not respond within four weeks.

FURTHER ACTION

STAGE TWO

If you are not satisfied with our final response, or the manner in which the complaint has been handled, you may be able to seek assistance from an independent party.



THE CHANNEL ISLANDS FINANCIAL OMBUDSMAN

Clients of JTC's operations in the Channel Islands may have recourse to the Channel Islands Financial Ombudsman service (CIFO).

If your complaint takes longer than three months from the date you provided sufficient information to JTC to begin investigating the complaint, you are entitled to take the matter to CIFO without further delay.

Alternatively, if you are advised that the matter has been concluded by us, but are not satisfied with our final response, you can contact CIFO, provided it is within six months of the date of our final response.

Channel Islands Financial Ombudsman (CIFO)

PO Box 114, Jersey, Channel Islands, JE4 9QG

Enquiries: enquiries@ci-fo.org

Complaints Email: complaints@ci-fo.org

www.ci-fo.org

Jersey local phone: +44 (0) 1534 748 610

Please note that the CIFO Service is only available for complaints relating to events after 1 January.

You must contact CIFO about your complaint within six months of the date of the letter containing the final response to your complaint or CIFO may not be able to review your complaint.

You must also contact CIFO within six years of the event complained about, or (if later) two years from when you could reasonably have been expected to become aware that you had reason to complain.

If your complaint does not fall under the remit of CIFO then it may be referred to the relevant Regulator.

REGULATOR CONTACT DETAILS

For clients of JTC Jersey, please contact:

Jersey Financial Services Commission

PO Box 267, 14-18 Castle Street, St Helier, Jersey, Channel Islands, JE4 8TP

Phone: +44 (0) 1534 822 000

Fax: +44 (0) 1534 822 002

Email: info@jerseyfsc.org

www.jerseyfsc.org

www.jerseyfsc.org/protecting-the-public/making-a-complaint-against-a-regulated-financial-services-business/

CONTACT US

JTC strives to improve our service to clients. If you would like more information on the issues discussed in this leaflet, or any other information on the products and services available, please contact us:

JTC House, 28 Esplanade, St Helier | Phone: +44 (0) 1534 700 000 | Email: JTC@jtcgroup.com

www.jtcgroup.com/feedback-and-complaints/

