

# HANDLING YOUR COMPLAINT

November 2018

DWS UK makes every effort to ensure that our services are provided to a high standard. So we want to hear from you if you feel that we have made a mistake or treated you unfairly.

We operate a formal complaints handling procedure in line with the requirements of the UK financial services regulator, the Financial Conduct Authority (FCA).

You can raise a complaint to us in writing, in person or over the telephone or by email. We will investigate your complaint fully and impartially, taking account of all relevant information.

We may try to deal with your complaint straight away. If we can resolve your complaint by the end of the third working day after you raised it, and if you have told us that you are satisfied with our response, we will close your complaint after taking any action that we have agreed with you and will send a summary resolution communication to confirm the closure of your complaint. If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) or take civil action. We will explain this right to you and provide details of how to contact FOS as part of the summary resolution letter that we send to you.

If we are not able to close your complaint by the end of the third working day after you raised it we will acknowledge your complaint in writing within five working days. Our letter will describe our understanding of your complaint. It will also summarise our complaint handling procedures and tell you who your point of contact will be.

We will aim to resolve your complaint within 8 weeks of receipt. We will write to you to provide an update of progress after 20 working days. We may also contact you in writing or by telephone to ask you for further information to help us with our investigations.

If we are unable to resolve your complaint within 8 weeks we will write to you to explain why the complaint is taking longer. We will also tell you when we expect to bring your complaint to a conclusion. At this stage you may have the right to refer your complaint to the FOS. We will explain this right to you and provide details of how to contact FOS as part of the letter that we send to you.

Once we have completed our investigations we will provide you with a final, written response. Our final response will explain the outcome of our investigations and the reasons for the decisions we have made. If we are upholding your complaint our letter will also explain the steps we will take to put things right.

If you are dissatisfied with our final response you may be able refer your complaint to FOS or take civil action. Details on how to refer your complaint to FOS will be provided with our final response letter.

The FCA also publishes information about how to complain about financial services and products. You can access this via their website at [www.fca.org.uk/consumers/how-complain](http://www.fca.org.uk/consumers/how-complain)

You can find out more about the Financial Ombudsman Service by visiting their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)