

Complaints Policy

We are committed to handling complaints promptly and fairly. This document tells you how to raise a concern, what we will do, and your right to refer to the Financial Ombudsman Service if you remain unhappy.

How to make a complaint

If you are dissatisfied with any aspect of our service and wish to make a complaint, you can contact us by:

- Telephoning your Investment Manager on 020 3740 8350
- Sending an email to your Investment Manager
- Writing to:

FAO Compliance Officer
Navera Investment Management Limited
Riverside House
2a Southwark Bridge Road
London
SE1 9HA

You may appoint a representative — for example a family member or solicitor — to act on your behalf. Please confirm this in writing when you contact us.

What happens next

When a complaint is received, we will send a written acknowledgement to confirm receipt and that it is being dealt with.

A senior member of our team, not involved in the matter, will carry out a thorough and impartial investigation.

If we can resolve your complaint **within 3 business days**, we will send you a Summary Resolution Communication confirming what has been agreed and reminding you of your right to contact the Financial Ombudsman Service.

For more complex complaints we will send a **Final Response within 8 weeks**. This will set out our

findings, our decision, any action we will take, and your right to refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service

If you are unhappy with our Final Response, or have not heard from us within 8 weeks, you have the right to refer your complaint free of charge to the Financial Ombudsman Service (FOS). You must do so **within 6 months** of receiving our Final Response.

- **Phone:** 0800 023 4567
 - **Email:** complaint.info@financial-ombudsman.org.uk
 - **Website:** www.financial-ombudsman.org.uk
 - **Post:** Financial Ombudsman Service, Exchange Tower, London E14 9SR
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Alison Fawcett
Compliance Officer and MLRO
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