

A Guide to Making a Complaint

Introduction

Morningstar Wealth International Limited strives to provide the highest possible standards of service to our clients at all times; as such we take complaints very seriously and welcome the opportunity to resolve matters in a prompt, diligent, transparent and impartial manner.

Our aim is to resolve all complaints as soon as possible after we receive your communication. We will always try to put matters right swiftly and most problems can usually be resolved within a few days; however, there may be times (if the investigation is complex and/or further enquiries need to be made) that the process takes longer. In these circumstances, we shall keep you informed of progress.

How to make a complaint

If you have a complaint, please contact us via one of the following routes to ensure your case is reviewed and the matter investigated.

By email: complaints.MWP@morningstar.com

By post: Morningstar Wealth International Limited, Compliance Department, 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, Jersey, JE2 3RF

By phone: +44 (0) 808 1785125

We will take all reasonable steps to ensure that where you need additional support, your needs would be accommodated. For example, this could include talking through the Guidance document on a call or providing the document in a different size or colour.

Also, if a 3rd party raises a complaint on your behalf (other than your adviser who would already have the authority to do so), we will ensure that they have the appropriate authority from you to do so, such as having a power of attorney in place or your written approval.

Information we need from you

As we make complaints resolution our highest priority, it would assist us if you could include the following information when you contact us:

- Your name, address and client account number;
- Details regarding your concern or complaint;
- What you would like us to do to put it right; and
- Any relevant documents to support your complaint.

Investigating your complaint

We will send you a written acknowledgment within 5 working days following the receipt of your complaint confirming that your complaint is being considered.

A full investigation will then be undertaken as quickly as possible and if this will extend beyond 8 weeks, we will keep you informed of progress and when we expect to be able to resolve the complaint. When the investigation is complete and no later than 3 months of receiving your complaint, we will send you a Final Response Letter that will explain what our investigation has revealed and what action we propose to take.

Channel Islands Financial Ombudsman (CIFO)

CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014.

The primary role of CIFO is to review and investigate unresolved complaints from clients about financial services provided in/or from the Channel Islands of Jersey, Guernsey, Alderney and Sark.

If you are not satisfied with the way we have handled your complaint, you can refer your complaint to the CIFO. You must contact the CIFO about your complaint within six (6) months of the date of the final response letter or CIFO may not be able to review your complaint.

You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

You can contact CIFO:

By post: Channel Islands Financial Ombudsman (CIFO), P O Box 114 Jersey, Channel Islands JE4 9QG

By email: enquiries@ci-fo.org

Website: <https://www.ci-fo.org/>

Jersey local phone: +44 (0) 1534 748610