


Our complaints procedure

Charles Taylor International Fund Managers (IOM) Limited

Who should I contact in the first instance? We can resolve many issues straight away, so you should contact our Policy Administration team. They will be able to provide you with a response concerning any of the products or services we provide.

Their contact details are:

 Telephone: +44 1624 661 551
between 09:00 and 17:00 hours UK time

 Email: ctifm@ctplc.com

 Write to:

CTIFM

St George's Court,
Upper Church Street,
Douglas,
Isle of Man
IM1 1EE

Our Administration team will acknowledge your complaint within two working days and conduct a full investigation. We will then respond to you with our findings within five working days.

If your complaint is complex and requires more time for a full investigation, we will inform you.

What are the next steps if I'm not happy with the response you provide?

We always aim for the best in terms of customer service, but we recognise that we may not always be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response, then please let us know by contacting our Operations Director using the contact details above. Our Operations Director will acknowledge your complaint within two working days, review your complaint and original resolution and will work to provide a satisfactory closure to your complaint within five working days.

In the unlikely event we can't reach agreement with you, we will send you a final response on behalf of CTIFM and make you aware of your right to refer your complaint to the Isle of Man Financial Services Ombudsman Scheme.

The Isle of Man Financial Services Ombudsman Scheme (FSOS)

If we can't resolve your complaint to your satisfaction within 8 weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FSOS to formally review your case.

The FSOS contact details are:

 The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS

 Telephone: + 44 (0) 1624 686500

 Email: ombudsman@iomoft.gov.im

 Website: www.gov.im/oft

This is a free, independent dispute resolution service for customers with a complaint against an Isle of Man based financial firm such as CTIFM. The role of the Scheme is to settle disputes impartially and to make what they believe is a fair and balanced decision (including payment up to GBP150,000) based on the facts of each individual case.

If you are unsure whether the FSOS will look at your complaint, please contact them directly for further information.

Our commitment to customer service

We are committed to handling all complaints – on any aspect of our service – fairly, thoroughly and promptly.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

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Telephone: +44 1624 661 551 Fax: +44 1624 683 755 Email: ctifm@ctplc.com www.ctplc.com/ctifm

Registered office: St George's Court, Upper Church Street, Douglas, Isle of Man IM1 1EE

Regulated by the Isle of Man Financial Services Authority

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