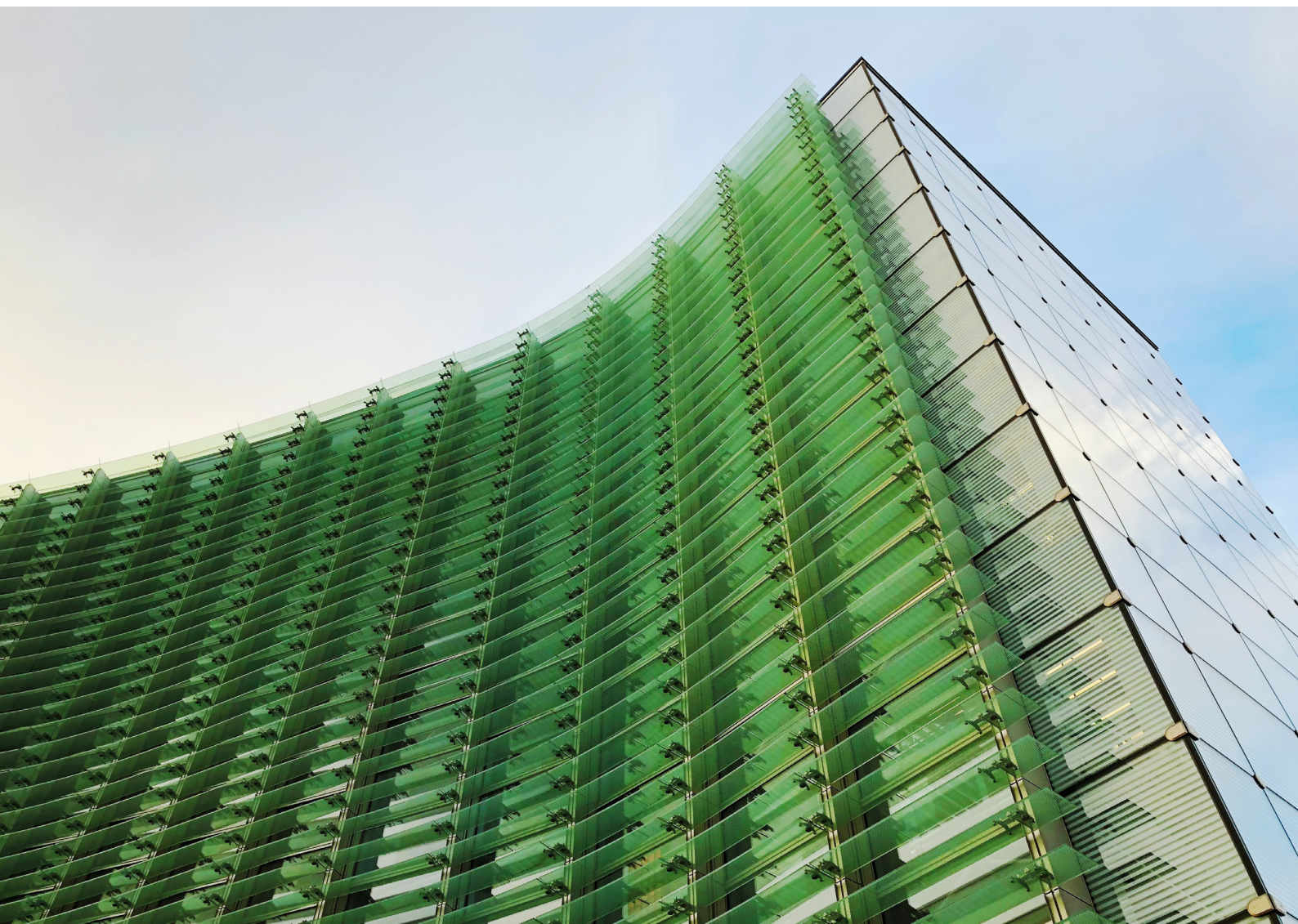




Waystone Management (UK) Limited (WMUK)

A Guide to Making a Complaint



Waystone Management (UK) Limited takes great pride in the service and care it provides to investors and is naturally disappointed when an investor has cause to complain.

Whenever a complaint is made, we will aim to investigate the matter as quickly as possible. Most problems can generally be resolved within a few hours.

Who to contact if you have a complaint

If there is any aspect of our service with which you are not satisfied, please contact:

Waystone Management (UK) Limited, PO Box 384, Darlington DL1 9RZ

Telephone: 0345 922 0044 or +44 (0)113 467 4000 if outside the UK

Email: WTAS-investorservices@waystone.com

How we will deal with your complaint

Your complaint will be dealt with by our Complaints Department, who will investigate your complaint competently, diligently and impartially.

We will provide a prompt written acknowledgement to you, which will tell you who is dealing with your complaint. We may be able to respond fully to your complaint at this time.

To allow us to handle your complaint effectively, we may have to ask for further information from you. If this is necessary, we will write to you.

When we have assessed your complaint, we will send to you our **Final Response Letter**.

Where it is necessary for us to do so, we will explain the steps we have taken or propose to take to put matters right.

If, eight weeks after receiving your complaint, we have not issued our Final Response Letter, we will write to you again to explain the reason for the delay and to explain when you should expect to receive our final response.

Taking your complaint further

Waystone Management (UK) Limited is covered by the Financial Ombudsman Service.

If, after receiving our final response, you remain dissatisfied, or if you have not received a final response within eight weeks of receipt of your complaint by us, you can refer your complaint to the Financial Ombudsman Service.

With our final response, we will provide a copy of the Financial Ombudsman Service's leaflet, want to take your complaint further. We will also provide a copy of the Financial Ombudsman Service's leaflet if we are unable to resolve your complaint by the end of the eighth week following receipt of your complaint.

The Financial Ombudsman Service can be contacted at:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 020 7964 0500 if outside the UK

Email: complaint.info@financial-ombudsman.org.uk

Access to the Financial Ombudsman Service is available to assist a range of people with their complaints about financial products or services. Official rules (section 2.7 of the DISP sourcebook within the FCA Handbook) set out the full detail of who they can and can't help, but broadly they can look at complaints from:

INDIVIDUAL CUSTOMERS

- an individual customer – or joint customers – of a financial business that provided service or products in the UK. Customers can ask someone else to help bring a complaint to us, e.g. family member, a friend, Citizen Advice, local MP, solicitors or a claims company. If you're complaining on behalf of someone who's died, we might ask to see a copy of the will and the grant of probate.

SMALL BUSINESSES, CHARITIES AND TRUST

- a 'micro-enterprise' (a type of small business) with an annual turnover or balance sheet that does not exceed €2 million and fewer than ten employees.
- a small or medium-sized enterprise (SME) with an annual turnover of no more than £6.5 million and fewer than 50 employees
- a charity with an annual income of less than £6.5 million
- a trust that has a net asset value of less than £5 million

Generally, however, the FOS cannot consider complaints from customers who have been classified as "professional clients" according to the FCA's rules.