

# Scotia Investments Internal Complaints Handling Procedure

Scotia Investments Jamaica Ltd. (SIJL) is guided by our “**Customer Complaint Resolution Procedures**” which describes our approach to the handling of customer complaints. This procedure was created to ensure fairness and consistency in our complaints handling process while maintaining customer privacy and confidentiality. It also provides a summary of the internal complaints handling procedure inclusive of the relevant timelines for responding and updating customers.

We define a “complaint” as an expression of protest, grievance, objection, discontent or dissatisfaction made by a complainant against SIJL or any agent thereof regarding a product or service, or regarding the conduct of SIJL or agents thereof in contravention of the Financial Services Commission (FSC) before, at the time of, or after the acquisition of the product or service by the complainant.

## Service Standards for Handling Customer Complaints

Complaints raised will be Acknowledged within 24 hours of receipt and a response provided to our customer that we will investigate the issue raised and make contact within five business days to formally advise our response. We aim to resolve complaints at the earliest opportunity with up to twenty (20) business days for resolution. Where the complaint cannot be resolved within 20 business days, we will advise the customer in writing outlining reasons for the delay and the revised expected resolution date. We ask that complete and timely information be provided to us to aid resolution in the shortest possible time.

Below outlines the process to raise a complaint with SIJL. Please be aware that you are at liberty to escalate directly to the Financial Services Commission (FSC) at any time should you believe this is warranted.

## How to Raise a Complaint

Our customers are at the heart of what we do and we value our customers’ feedback in better positioning us to meet our customer’s needs. The more we know about your concern, the more capable we will be at solving it. Here are the steps to raise a complaint.

Inform Scotia Investments of your complaint by:

Point of Contact	Contact Method (s)
Calling your Investment Advisor	888-429-5745/ 876-960-6699 or investmentinfo@scotiabank.com
Emailing/ writing your Investment Advisor	888-429-5745/ 876-960-6699 or investmentinfo@scotiabank.com
E-mailing/writing your Regional Manager	<a href="https://jm.scotiabank.com/scotia-investments/customer-support/contact-us.html">https://jm.scotiabank.com/scotia-investments/customer-support/contact-us.html</a>
Visiting the nearest Scotia Investments location	<a href="https://jm.scotiabank.com/scotia-investments/customer-support/branch-locator.html">https://jm.scotiabank.com/scotia-investments/customer-support/branch-locator.html</a>

### **Providing you with a final response**

You will be provided with a final response on the outcome of our investigation within 20 business days. Where we are not able to issue a final response, you will be provided with an explanation of when we will be able to do so. Please be aware that you have the option of escalating your complaint to the Financial Services Commission (FSC) if you believe this is warranted.

The final response will uphold the complaint, outlining the actions taken for resolution or reject the complaint wholly or in part and provide the reasons for doing so.

### **Escalating your complaint to the Financial Services Commission**

If upon receiving our final response on the complaint raised, you are dissatisfied with our response, or you have not received a final response within 20 business days, you are entitled to refer your complaint to the Financial Services Commission (FSC) for further investigation. The Financial Services Commission can be contacted at:

The Complaints Coordinator  
Financial Services Commission  
39-43 Barbados Avenue  
Kingston 5