

Resolving your concerns

A guide to our
complaints process

Dedicated to our customers

At BMO we are dedicated to providing the highest level of customer service to our investors and financial advisers at all times. However, on occasion we understand that our service may fall below our customers' expectations.

How you can contact us

If you have concerns about any aspect of our service, please contact us in any of the following ways:

Post:

Investor Relations

BMO Asset Management Limited

PO Box 11114

Chelmsford

Essex

CM99 2DG

Telephone: 0345 601 3313

9am - 5pm, weekdays, calls may be recorded or monitored for training and quality purposes.

Fax: 01268 441 475

Email: investor.relations@bmogam.com

How you can help us

We will do our best to resolve all concerns you may have as quickly and efficiently as possible. To help us respond to you, please give us the following information when you contact us:

- Your full name, address and telephone number
- Account number/reference (if known)
- Full details of your complaint/concern

Our commitments to you

We will always do our best to resolve your concerns within three business days. Where, for any reason, we are unable to do this we will:

- Send an acknowledgement letter within five business days. This will normally be from the person who will investigate and handle your complaint;
- Make every effort to keep you informed of all progress whilst investigating your complaint;
- Send either a full response or a formal written update within four weeks; and
- Within eight weeks from receipt of your complaint, either send you a full and final response or a detailed explanation if our investigation is incomplete.

If you are not satisfied

If we can't resolve your complaint within the eight week period, or you are dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of our final response to you.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

As we would hope to resolve all complaints well within the eight week period and will always aim to resolve your complaint to your complete satisfaction, we would not expect you to have any cause to contact the Ombudsman.

However, if you do feel it necessary, please remember that the Ombudsman will only consider your complaint once you have given us the opportunity to fully investigate the circumstances and respond to you.

We will send you a formal guide to the Ombudsman Service along with your final response.

If you opened your account through our online service you also have the option of raising your complaint through an online platform provided by the European Commission by visiting ec.europa.eu. They are unable to resolve your complaint but can facilitate a resolution.



[bmoinvestments.co.uk](https://www.bmoinvestments.co.uk)

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