

At Butterfield Bank (Guernsey) Limited we are committed to providing a high quality service to our clients. However, we recognise that there may be times when you have cause to complain. Occasionally things may go wrong and we will do our utmost to resolve your issue fairly and to your satisfaction at the earliest possible opportunity.

This procedure explains what you can do in the event that you have cause to complain about our services and/or products. It also outlines the timescales you should expect for resolving the matter and who to contact if you are not satisfied with our response.

HOW TO COMPLAIN

If you are not satisfied with any aspect of our service or products, please contact us in any of the following ways to ensure we can investigate the matter promptly and fairly:

- Telephone your Relationship Manager on +44 (0) 1481 711521
- Send an e-mail to the Compliance Department at ggcompliance@butterfieldgroup.com
- Send an e-mail to your Relationship Manager
- Write to:
The Head of Compliance,
Butterfield Bank (Guernsey) Limited,
PO Box 25, Regency Court,
Gategny Esplanade,
St Peter Port, Guernsey,
GY1 3AP

WHAT HAPPENS NEXT

Once we have received your complaint, we will promptly (no longer than five business days) acknowledge its receipt and confirm when you can expect to hear from us. We will aim to resolve your complaint as quickly as possible (usually within 8 weeks, and in any event, no longer than 3 months, at which stage you have the right to inform our Regulator (The Guernsey Financial Services Commission) directly of your complaint should you wish to do so). We will keep you regularly informed of the progress we are making in trying to resolve the issue. Once we consider your complaint resolved, we will send you a final response with a timeline for you to respond prior to us closing the complaint.

WHAT DO I DO IF I REMAIN DISSATISFIED?

Included in our response will be details of the action you can take if you remain dissatisfied with the resolution of your complaint, such as referring the issue to the Channel Islands Financial Ombudsman (CIFO).

The 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 the CIFO is to resolve complaints about financial services provided in/from Jersey, Guernsey, Alderney and Sark. Individuals, microenterprises and, subject to consultation, small local charities will be able to bring complaints. It operates from a shared office in Jersey, with the same board, ombudsman and staff. Further information is available from the CIFO website.

You will be able to contact CIFO at:

Channel Islands Financial Ombudsman
P O Box 114
Jersey, Channel Islands
JE4 9QG
Email: enquiries@ci-fo.org
Website: www.ci-fo.org
Guernsey local phone: 01481 722218
International phone: +44 1534 748610.

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www.gg.butterfieldgroup.com

THE BAHAMAS | BERMUDA | CAYMAN ISLANDS | GUERNSEY | JERSEY | SINGAPORE | SWITZERLAND | UNITED KINGDOM

Butterfield Bank (Guernsey) Limited ("BBGL") is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 1994 and The Protection of Investors (Bailiwick of Guernsey) Law, 1987, each as amended from time to time, under registration number 85. BBGL is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The Scheme offers protection only in respect of 'qualifying deposits' (as that term is used in the Ordinance) of up to £50,000, subject to certain limitations as set out in the Ordinance. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or upon request. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey. BBGL is registered under the Data Protection (Bailiwick of Guernsey) Law 2017, under registration number 11160 and with the Guernsey Registry under registration number 21061. BBGL's registered office address is P.O. Box 25, Regency Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 3AP. BBGL's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained. BBGL is a wholly-owned subsidiary of the Bank of N.T Butterfield & Son Limited.