



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.

Below provides details of what you can do in the event that you have cause to complain about our services and/or products 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 your Relationship Manager
- Write to:  
The Head of Compliance,  
Butterfield Bank (Guernsey) Limited,  
PO Box 25, Regency Court,  
Glategny 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 the Regulator (The Guernsey Financial Services Commission) directly of your complaint) and keep you regularly informed of the progress we are making in trying to resolve it. Once we consider your complaint resolved we will send you a final response.

### WHAT DO I DO IF I REMAIN DISSATISFIED?

Included in this response will be details of the action you can take if you remain dissatisfied with the resolution of your complaint i.e. you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO).

The Channel Islands Financial Ombudsman (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 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 will operate 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](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)  
Guernsey local phone: 01481 722218  
International phone: +44 1534 748610.

#### Butterfield Bank (Guernsey) Limited

PO Box 25, Regency Court, Glategny Esplanade, St. Peter Port, Guernsey, GY1 3AP

[www.butterfieldgroup.com](http://www.butterfieldgroup.com)

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

Butterfield Bank (Guernsey) Limited is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, The Protection of Investors (Bailiwick of Guernsey) Law, 1987 and the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2000, each as amended from time to time. The Bank is also registered under the Data Protection (Bailiwick of Guernsey) Law, 2001. The Bank's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained. Butterfield Bank (Guernsey) Limited is registered by the Guernsey Registry for the purposes of The Companies (Guernsey) Law 2008. Company registration No 21061. Registered Office Address: Regency Court, Glategny Esplanade, St Peter Port, Guernsey, GY1 3AP.

Butterfield Bank (Guernsey) Limited is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. 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](http://www.dcs.gg) or on request. Butterfield Bank (Guernsey) Limited tel: +44 1481 711521. Deposits with Butterfield Bank (Guernsey) Limited are not covered by the Financial Services Compensation Scheme established in the UK under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey. © 2015, Butterfield Bank (Guernsey) Limited