



At Butterfield Bank (Jersey) 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) 1534 843333
- Send an e-mail to your Relationship Manager
- Write to:
The Head of Compliance,
Butterfield Bank (Jersey) Limited,
PO Box 250,
St Paul's Gate,
New Street,
St Helier,
Jersey
JE4 5PU

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 Jersey 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 eligible 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
Website: www.ci-fo.org
International phone: +44 1534 748610.

Butterfield Bank (Jersey) Limited

P.O. Box 250, St. Paul's Gate, New Street, St. Helier, Jersey, JE4 5PU
Tel +44 (0) 1534 843333 | Fax: +44 (0) 1534 843334 | jersey@butterfieldgroup.com
www.je.butterfieldgroup.com

A wholly-owned subsidiary of The Bank of N.T. Butterfield & Son Limited, Butterfield Bank (Jersey) Limited ("the Bank") is regulated by the Jersey Financial Services Commission to conduct deposit-taking business under the Banking Business (Jersey) Law 1991 (as amended), and investment business, fund service business and money service business pursuant to the Financial Services (Jersey) Law 1998, (as amended). The Bank is registered under the Data Protection (Jersey) Law, 2018 and is registered with the Jersey Registrar of Companies for the purpose of the Companies (Jersey) Law 1991 (as amended). Registered office address: St Paul's Gate, New Street, St Helier, Jersey JE4 5PU. Company registration number 124784.

Butterfield Bank (Jersey) Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.