

## **SEB UK's Complaints Handling Procedures Summary**

Building long-lasting relationships with our customers is important to us. Skandinaviska Enskilda Banken AB (publ) London Branch ("SEB UK" or the "Branch") is committed to providing our customers with the best possible service. However, sometimes things can go wrong. Should you feel dissatisfied with any products or services received from SEB UK then please inform us so we can investigate accordingly.

SEB UK has put in place procedures to ensure that all complaints, including data protection-related complaints, are handled promptly and fairly. This reflects the Branch's commitment to ensure the consistent fair treatment for all customers, pursuant to the Financial Conduct Authority and Information Commissioner's Office requirements.

### **Definition of a complaint**

In accordance with the FCA guidance, a Complaint shall be defined as any oral or written expression of dissatisfaction, whether justified or not, relating to the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience. In essence, a complaint can relate to any product or service provided by SEB UK including those relating to payment services, MiFID services or otherwise.

### **How to file a complaint**

There are two ways in which you can file your complaint with SEB UK, either orally or in writing:

- 1) You can contact your dedicated Relationship Manager; or
- 2) You can contact the Branch's Complaints Responsible Unit.

By post:

SEB UK  
Attn: Complaints Responsible Unit  
One Carter Lane, London, United Kingdom, EC4V 5AN

By email: [SEBUKComplaints@seb.co.uk](mailto:SEBUKComplaints@seb.co.uk)

By telephone: +44 207 246 4000

### ***Data Protection-related complaints***

In cases where you believe that your personal data has been mishandled, accessed without proper consent, or used in ways that violate data protection laws such as the UK GDPR, in addition to the two mechanisms for raising complaints outlined above, you can further raise the complaint to the Data Protection Officer.

By post:

Data Protection Officer,  
106 40 Stockholm, Sweden

By email: [DPOUK@seb.se](mailto:DPOUK@seb.se)

By telephone: +46 (0)771-365 365

We request that you provide as much information as possible concerning your complaint – this will enable us to deal with the matter efficiently.

Complaints should include the complainant's name, contact details, a description of the issue, and any supporting documentation.

SEB UK does not charge any fees for complaints reported by any financial services consumers, SEB customers or potential customers.

### **Timelines for handling complaints**

We will do our utmost to resolve your complaint promptly. In line with regulatory requirements, we will provide you with a written acknowledgement of the complaint within five business days of its receipt and a final response within eight weeks after the complaint was received.

For Data Protection-related complaints, we will provide you with a written acknowledgement of the complaint within 30 days of receipt, and investigations will be completed without undue delay, typically within 60 days. You will be kept informed of progress and any delays.

### **Next Steps**

If you are not happy with the way we resolved your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service ("FOS").

Please note that there are set time limits in which you are able to raise your complaint to the FOS – i.e. no longer than six months from the date of our final response letter or after 8 weeks if no response from our side was received. After this, the FOS will not have our permission to consider your complaint unless exceptional circumstances apply.

The contact details of the FOS are:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Free phone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

For Data Protection-related complaints, you may escalate your complaint to the Information Commissioner's Office (ICO), the UK supervisory authority:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 113

ICO website: <https://www.ico.org.uk>