

SEB London's Complaints Handling Procedures Summary

Building long-lasting relationships with our customers is important to us. Skandinaviska Enskilda Banken AB (publ) London Branch ("SEB London" 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 London then please inform us so we can investigate accordingly.

SEB London has put in place procedures to ensure that all 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's Principles.

SEB London view complaints as an opportunity to put the matter right and to continuously improve the quality of our products and services to our customers. We also analyse complaints data to identify where improvements can be made to our organisation and internal processes.

Definition of a complaint

A complaint is any oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service or a redress determination, which a customer or potential customer alleges they have 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 London 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 London, either orally or in writing:

- 1) You can contact your dedicated Relationship Manager; or
- 2) You can contact the Complaints Management Function – i.e. the Branch's Compliance department.

By post:

SEB
Attn: Compliance
One Carter Lane,
London, United Kingdom, EC4V 5AN

By email:

Compliance: compliance@seb.co.uk

By telephone:

Compliance: +44 20 7246 4113

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

SEB London does not charge any fees for complaints reported by any customers or potential customers.

Timelines for handling complaints

We will do our utmost to resolve your complaint promptly. Within three business days from receipt of your complaint, we will provide you with a summary communication. If we are unable to do so, we will send you an acknowledgement letter within 7 working days – which will confirm among other things the contact details of the person within SEB London dealing with your complaint

We will aim to send a final response to you as soon as possible. Depending on the nature of your complaint, the timeline will vary:

- For a **payment service-related** complaint, we will reply to your complaint within 15 business days from receipt of the complaint, and this may extend to 35 business days if there are exceptional circumstances;
- For **all other complaints**, we will reply to your complaint within 8 weeks from receipt of the complaint. If we are unable to do so, we will contact you with an update.

Next Steps

If you are not happy with the way we resolved your complaint, please let us know as soon as possible as we will continue to seek a resolution for you. If you continue to remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (“FOS”). Customers who are considered Eligible Complainants may have recourse to the FOS. We will advise you whether you are a person that is entitled to take your complaint to the 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. 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
Website: www.financial-ombudsman.org.uk

ADDRESS	HEAD OFFICE ADDRESS	TELEPHONE	FAX
One Carter Lane LONDON EC4V 5AN	Kungsträdgårdsgatan 8 STOCKHOLM	+44 (0)20 7246 4000	+44 (0)20 7588 0929

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