

Natixis Investment Managers UK Limited

## COMPLAINTS MANAGEMENT INFORMATION NOTE

January 2018

- **Objective**

The present note aims at informing clients and potential clients about the way they can address complaints to the Natixis Investment Managers UK Limited (the "Firm"). It also provides information about the arrangements implemented and maintained within the Firm for handling such complaints, including response time.

The present note is available on the Firm's website.

As a reminder, the FCA defines a complaint as:

- any oral or written expression of dissatisfaction - whether justified or not - from a client or a potential client, and
- in which there is a claim that financial loss, material distress and/or material inconvenience has occurred or may occur.

Note: Expressions of dissatisfaction which do not refer to a financial loss, a material distress and/or a material inconvenience will not be considered as complaints. They will be considered as requests and will generally be dealt swiftly and by front line staff.

- **Context**

The Firm is a MiFID investment firm which essentially operates within the United Kingdom. The Firm is authorised and regulated by the Financial Conduct Authority (the "FCA") - reference number 190258. The business of the Firm consists of providing MiFID investment services and promoting the services and products of the investment managers affiliated to the Natixis Investment Managers group.

The Firm is committed to act in the best interests of its clients and in particular to handle complaints received from clients and potential clients promptly and effectively. In this context - and in accordance with the applicable FCA requirements - the Firm has established a process for handling complaints effectively and in an independent manner. This process is further described in the Firm's Complaints Handling Procedure, details of which are provided in the present note.

- **How can you address a complaint to the Firm?**

Clients and potential clients can address complaints free of charge by email to the Firm's Compliance department at the following email address: [Ukcompliance@natixis.com](mailto:Ukcompliance@natixis.com)

Complaints can also be addressed by mail to the following address:

**Natixis Investment Managers UK Limited**  
**Compliance department**  
**1 Carter Lane**  
**London EC4V 5ER**

In the situation where a complaint is sent to the Firm but not directly addressed to the Firm's Compliance department, such complaint will be redirected to the Firm's Compliance department.

- **The Firm's key principles for handling complaints**

The process for handling complaints implemented within the Firm is designed to meet the following key principles:

- The Firm undertakes to handle complaints **effectively** and **in an independent manner**.
- The Firm undertakes to respond **promptly** and **free of charge** to complaints received from clients and potential clients.
- The Firm undertakes to communicate with clients or potential clients **clearly, in plain language** and in a way that is **easy to understand**.
- The Firm undertakes to **make available on its website the present note** and **keep it up-to-date**.

- **How does the Firm handle complaints?**

The Firm will conduct an assessment of the validity of the complaint. If the complaint is deemed to be valid then at this stage the Firm will respond in more detail to the complainant incorporating, if appropriate, a proposal for compensation or information on other remedial action. If the complaint is deemed not to be valid then the Firm will issue a reply setting out the reasons for its determination.

- **Response time expectations**

The Firm is committed to promptly reply to complaints.

- The Firm will aim at acknowledging the complaint it has received within two business days.
- Within four weeks, the Firm would generally have assessed the validity of the complaint and be able to reply to the complainant. In the situation where the Firm needs more time to assess the validity of the complaint, the Firm will inform the complainant and communicate on an expected response date.
- At any time, the client can request the Firm to provide an update on the complaint submitted. The Firm is committed to provide such an update as soon as possible.

- **The Financial Ombudsman Service**

Clients and potential clients of the Firm will not be able to refer their complaints to the Financial Ombudsman Service (i.e. the alternative dispute resolution entity in the United Kingdom).

The Firm only deals with entities which are professional clients. The Firm is therefore not subject to the requirements from the Financial Ombudsman Service that apply to complaints received from eligible complainants (i.e. complaints received from retail clients and consumers).