



Summary of Complaints Handling Procedures for UK regulated entities

Morgan Stanley is committed to providing high standards of service to its clients. We are aware that there may be instances where you are dissatisfied with the service provided. We take complaints seriously and aim to treat complaints fairly and objectively.

How to Make a Complaint

Complaints can be submitted by clients or potential clients free of charge by letter, e-mail, telephone call or personal communication:

- Email: complaints@morganstanley.com
- Telephone: +44 (0)20 7425 8000
- Post: Morgan Stanley, Legal and Compliance, EMEA Head of Non-Financial Risk, 20 Bank Street, London E14 4AD

Concerns regarding ethical or business conduct matters, including sales practice, accounting, internal accounting controls or auditing matters, may be brought to the Firm's attention via the [Integrity Hotline](#).

Complaint Investigation

Complaints will be referred to Compliance department and investigated by staff who are independent of the matter. Complaints will be responded to in a timely manner. Retail complaints will be managed in accordance with the FCA's Dispute Resolution rules.

Record Keeping and Reporting

Complaints are recorded, monitored and reported to the FCA in accordance with regulatory obligations.

What to do if you are not satisfied

If a retail complainant is dissatisfied with our final response, they can refer the complaint to the Financial Ombudsman Service www.financial-ombudsman.org.uk.