

Morgan Stanley Investment Management Limited, Complaint Resolution Procedure

2018

The purpose of this procedure is to provide clear, precise and up-to-date information on Morgan Stanley Investment Management Limited ("MSIM") complaints resolution procedures in accordance with the UK Financial Conduct Authority Dispute Resolution rules. The procedure is intended to ensure that complaints are dealt with properly and promptly.

For the avoidance of doubt, this procedure is applicable to complaints against MSIM in relation to the investment services it provides to its clients.

1. HOW TO MAKE A COMPLAINT

A complaint can be made by phone or in writing (post or email). The complainant shall explain in detail the facts behind the complaint, providing all relevant supporting documentation if applicable.

If sending the complaint by post, it should be sent to the following address:

Client Relationship Management Team
Morgan Stanley Investment Management Limited,
25 Cabot Square
London E14 4QW
United Kingdom

For complaints by phone please contact your Relationship Manager.

2. PROCESSING TIME FOR COMPLAINTS

MSIM will acknowledge the complaint within 5 business days of receipt and will inform the complainant of the name and contact details of the person handling the complaint.

We will investigate your complaint promptly, thoroughly and impartially within a reasonable time and you will receive a response from us as soon as possible.

We will aim to provide the complainant with a final written response no later than four weeks after receipt of the complaint.

If we are unable to provide the complainant with a final response within four weeks, the complainant will receive a holding response letter from us explaining this.

We will always aim to resolve the complaint within eight weeks, however in the unlikely event that we are unable to resolve a complaint within eight weeks, we will advise the complainant in writing of why we are still not in a position to provide a final response and when we expect to do so.

3. THE FINANCIAL OMBUDSMAN SERVICE

If you are an eligible complainant and your complaint is not resolved following the procedures summarised here, you may be entitled to refer your complaint to the Financial Ombudsman Service.

If you decide to refer your complaint to the Financial Ombudsman Service you must do so within six months of the date of our final response letter. The website of the Financial Ombudsman Service sets out details of complaints which are eligible to be considered: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may be contacted at the following address:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
or by e-mail to complaint.info@financial-ombudsman.org.uk
or by telephone on 0300 123 9 123 or 0800 023 4 567