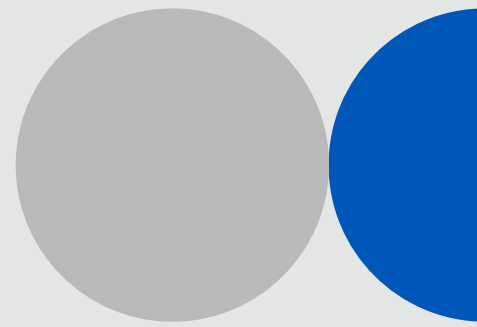


What to do if you have a complaint



In this form, "abrdrn" means "abrdrn Capital Limited".

Our commitment to you

We understand that sometimes things can go wrong. You're important to us, so if you've reason to complain we want to know. We'll try to resolve the complaint quickly in a professional and helpful way.

How to contact us

You can contact us by letter, phone or email.

How we deal with your complaint

The time it takes to resolve your complaint will depend on how complex it is and how much investigation we have to do. We'll always try to resolve your complaint as quickly as possible, keeping you informed of our progress.

Complaints received from professional clients and eligible counterparties will be handled in the same way as complaints received from retail clients.

In line with our policy for managing complaints we will:

- Acknowledge your complaint within five working days of the date we receive it.
- Tell you who's dealing with your complaint so contacting us is easier. This person will be a trained complaint handler not directly involved with your case before the complaint.
- Fully investigate your complaint and send you a detailed reply about our findings. We'll clearly explain the reasons behind our decision and what action we'll take to put things right, if appropriate.
- Update you every four weeks if the investigation isn't complete and explain the reason for the delay.

In the unlikely event that we are unable to resolve your complaint within eight weeks, we will inform you accordingly in writing and let you know when we expect to finalise matters. At this stage we will inform you of your right to refer the complaint to the Financial Ombudsman Service and provide you with an explanatory leaflet.

What to do if you are still not happy with the outcome

We want to resolve complaints to your satisfaction whenever possible. If we can't reach agreement with you, you can refer your complaint to the Financial Ombudsman Service.

Referral to the Financial Ombudsman Service is only available during the six months following our final response.

The Financial Ombudsman Service is an impartial adjudicator and provides a free, independent service for resolving disputes with financial services firms.

Professional clients and eligible counterparties may not meet the definition of "eligible complainant" and therefore may not have access to the Financial Ombudsman Service.



How you can contact us:



Write to us at

Discretionary Investment Management
1 George Street
Edinburgh
United Kingdom
EH2 2LL



Email us at

CustomerRelations@abrdn.com



Call us on

0345 279 8880

Calls made to and from abrdn will be recorded for the purposes of training and monitoring quality and to meet our legal obligations. Call Charges will vary.



Alternatively you can visit our website
www.abrdn.com

Financial Ombudsman Service Contact Details

Phone

0800 023 4567

Email

complaint.info@financial-ombudsman.org.uk

Online

<http://www.financial-ombudsman.org.uk/consumer/complaints.html>

For more information visit abrdn.com

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