



Complaint Handling Procedure

Professional Clients

November 2024



Introduction



At abrdn, we want to provide you with the highest level of service possible.

If you are disappointed with any part of our service, in the first instance please contact your appointed Relationship Management team who will seek to resolve the relevant issue. If you are still dissatisfied please follow our Professional Complaints process.

How can I make a complaint?



By Letter

If you wish to complain you can write to us at the following address or to your local abrdn office:



Regional Head Offices Address:

FAO – Client Service
1 George St,
Edinburgh
EH2 2LL

Alternatively, you can also make a complaint by:



Email:

Assigned Client Relationship
Team Contact @abrdn.com

The Complaint investigation. What will happen when you receive my complaint?

The Client Service Team will attempt to fully resolve your complaint within five business days after receipt. If your complaint cannot be resolved within this time, we will send you an acknowledgement letter or email if you contacted us via that method.

In some cases, we may require more information from you to enable us to fully investigate your complaint. In this instance, we may contact you for further information.

In all cases, you will be given the relevant contact details to follow up with your case.

Investigating your complaint

We will fully investigate all aspects of your complaint though on occasion we may require additional time to fully investigate the relevant issues. You will be kept fully informed of progress being made towards resolution.

Our Client Service Team considers each complaint individually, co-ordinates all aspects of the information gathering process about your complaint and will endeavour to resolve the matter promptly and fairly.

Responding to your complaint

You will receive a full written response to your complaint.

In our response, we will provide you with the name of the Client Service representative who investigated your complaint.

As above, we aim to send this response letter to you within 5 business days, however:

If after 4 weeks we are still investigating your complaint, we shall advise you in writing of:

- the reasons why the matter is still unresolved;
- when you may next expect to hear from us.

If after 8 weeks we are still not in a position to resolve your complaint, we shall advise you in writing of:

- the reason why the matter is still unresolved;
- when you may expect to receive a final response;
- your option to refer the matter to your local Appeal Body, where applicable.





Complaint resolution

During our investigation, we will have determined whether an error has occurred. If we have made a mistake, we will correct it and take steps to ensure that you have not been financially disadvantaged as a consequence of our error.

We will do our utmost to ensure that your complaint is resolved to your satisfaction. If you have any further issues, please contact us again.

If we have not heard from you 8 weeks after we have provided our final response, we will consider the complaint resolved.

What if I am unhappy with your response?

If you are unhappy with our response, you may take your complaint to your local appeal body.

What happens after my complaint is resolved?

We analyse each complaint received to record any errors that may have occurred. Our senior management team reviews this analysis on a monthly basis to improve the level of service that we provide.

Professional Clients

Complaints received from professional clients and eligible counterparties will be handled in the same way as complaints received from retail clients. However, professional clients and eligible counterparties may not meet the definition of "eligible complainant" and therefore may not have access to your local appeal body.





Important Information

This content is available in the following countries/regions and issued by the respective abrdn group members detailed below. abrdn group comprises abrdn plc and its subsidiaries:

(entities as at 14 June 2024)

Europe, Middle East and Africa

United Kingdom (UK): abrdn Investment Management Limited registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL. Authorised authorised and regulated in the UK by the Financial Conduct Authority. **Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, and Sweden:** abrdn Investment Management Limited registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL. Authorised and regulated by the Financial Conduct Authority in the UK. **Switzerland:** abrdn Investments Switzerland AG. Registered in Switzerland (CHE-114.943.983) at Schweizergasse 14, 8001 Zürich. **Abu Dhabi Global Market ("ADGM"):** abrdn Investments Middle East Limited, Cloud Suite 205, 15th floor, Al Sarab Tower, Abu Dhabi Global Market Square, Al Maryah Island, P.O. Box 764605, Abu Dhabi, United Arab Emirates. Regulated by the ADGM Financial Services Regulatory Authority, For Professional Clients and Market Counterparties only. **South Africa:** abrdn Investments Limited ("abrdnIL"). Registered in Scotland (SC108419) at 1 George Street, Edinburgh EH2 2LL. abrdnIL is not a registered Financial Service Provider and is exempt from the Financial Advisory And Intermediary Services Act, 2002. abrdnIL operates in South Africa under an exemption granted by the Financial Sector Conduct Authority (FSCA FAIS Notice 3 of 2022) and can render financial services to the classes of clients specified therein.

Asia-Pacific

Australia and New Zealand: abrdn Oceania Pty Ltd (ABN 35 666 571 268) is a Corporate Authorised Representative (CAR No. 001.304153) of AFSL Holders MSC Advisory Pty Ltd, ACN 607 459 441, AFSL No. 480649 and Melbourne Securities Corporation Limited, ACN 160 326 545, AFSL No. 428289. In New Zealand, this material is provided for information purposes only. It is intended only for wholesale investors as defined in the Financial Markets Conduct Act (New Zealand). **Hong Kong:** abrdn Hong Kong Limited. This material has not been reviewed by the Securities and Futures Commission. **Japan:** abrdn Japan Limited Financial Instruments Firm: Kanto Local Finance Bureau (Kinsho) No.320 Membership: Japan Investment Advisers Association, The Investment Trusts Association, Type II Financial Instruments Firms Association. **Malaysia:** abrdn Malaysia Sdn Bhd, Company Number: 200501013266 (690313-D). This material has not been reviewed by the Securities Commission of Malaysia. **Thailand:** Aberdeen Asset Management (Thailand) Limited. **Singapore:** abrdn Asia Limited, Registration Number 199105448E.

Americas

Brazil: abrdn Brasil Investimentos Ltda. is an entity duly registered with the Comissão de Valores Mobiliários (CVM) as an investment manager. **Canada:** abrdn is the registered marketing name in Canada for the following entities: abrdn Canada Limited, abrdn Inc, abrdn Investments Luxembourg S.A., and abrdn Alternative Funds Limited. abrdn Canada Limited is registered as a Portfolio Manager and Exempt Market Dealer in all provinces and territories of Canada as well as an Investment Fund Manager in the provinces of Ontario, Quebec, and Newfoundland and Labrador. **United States:** abrdn is the marketing name for the following affiliated, registered investment advisers: abrdn Inc., abrdn Investments Ltd., abrdn Asia Limited, abrdn ETFs Advisors LLC.

For more information visit abrdn.com

AA - 311024 - 185212 - 3

abrdn.com

STA1124978546-001