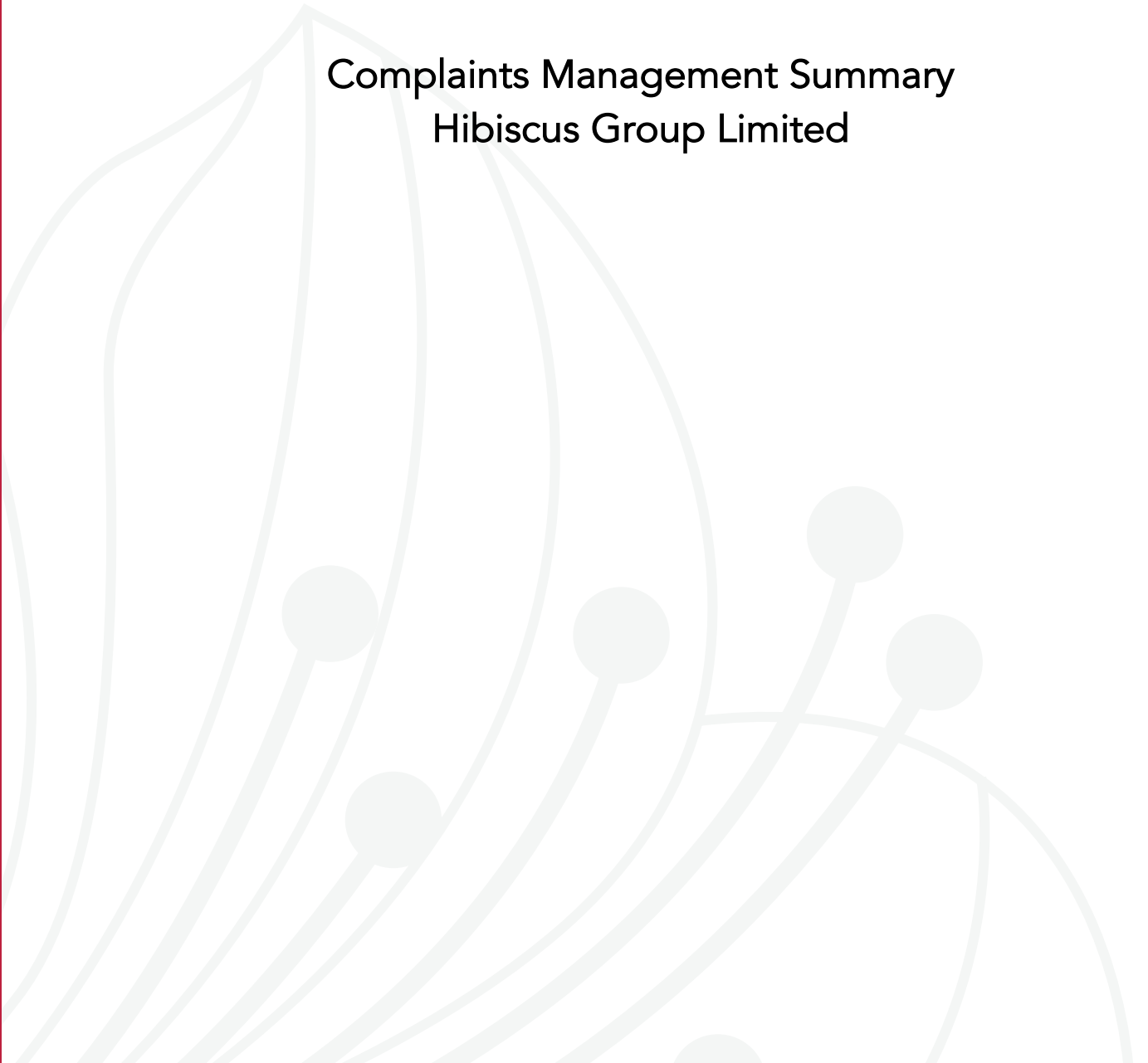


HIBISCUS

Complaints Management Summary
Hibiscus Group Limited



What to do if you have a complaint

This document is a guide that outlines our complaints procedure, which will give you a prompt and a fair response.

How to contact us

If you need to contact us, you can do this by:

Email: compliance@hibiscus.com

Letter: 11th Floor, 30 Crown Place, London EC2A 4EB

How we will deal with your complaint.

- We will either acknowledge receipt of your complaint or provide you with a summary resolution communication within 3 business days of receipt of your complaint. A summary resolution communication will be issued where your complaint has been resolved within 3 days and will set out our position on the complaint and the options open to you.
- We will ensure that your complaint is dealt with fairly and thoroughly and investigated by an appropriately person.
- Your complaint will be investigated as soon as possible and without delay. Where we have provided an acknowledgement letter we will aim to provide a final response within eight weeks of receipt of your complaint. If we are unable to provide a final response within eight weeks, we will write to you providing details of our progress and when you will receive a final response.
- Our final response will provide details of how we have dealt with your complaint and whether the complaint is accepted or rejected and any settlement terms.
- If you are not satisfied with our summary resolution communication or final response, or if we have been unable to provide you with a final response within eight weeks of receiving your complaint, your complaint may be eligible for investigation by the Financial Ombudsman Service (FOS). The details of the Ombudsman are as follows:

Financial Ombudsman Service (FOS)

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567 (from a land line), 0300 123 8123 (from a mobile) or +44 207863 0500 (from abroad).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

FOS compliant booklet: <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>