

Complaints Procedure

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At Timeline Portfolios Ltd (Timeline), we pride ourselves on excellent customer service. Our aim is to have a minimal number of complaints and a maximum number of satisfied clients. However, we do recognise that there could be times when our clients feel that we fall short of this aim. We view complaints as an opportunity to learn what we as an organisation can do to help our clients, setting their expectations and delivering to those expectations without error and in a friendly way. The rest of this document explains our process for handling complaints.

Making a complaint

If you have a financial adviser, they will be able to raise a complaint on your behalf. Alternatively, you can contact us directly by phone: 0203 998 8300 or email: info@timeline.co. You can also write to the Compliance Director at Timeline Portfolios, 70 Gracechurch Street, 4th Floor, London EC3V 0HR.

Our complaints process

We aim to resolve all complaints in a timely and efficient manner. If your complaint is resolved to your satisfaction within three business days from receipt, we will send you a Summary Resolution Communication. Where we anticipate that the matter will take longer than 3 business days to resolve, we will send you an acknowledgement letter and a copy of our complaints procedure promptly upon receipt of your complaint. There may be some occasions when we will need to ask you or your adviser for more information before the complaint investigation can proceed.

Your complaint will be investigated by a nominated complaint handler, who will be sufficiently impartial and unbiased. This will involve gathering all documents and information necessary for a clear picture of the chain of events to become evident. If the complaint cannot be readily resolved we will contact you within 4 weeks to give an update on our progress and an estimated time to resolution.

We will provide you with a final decision on our findings within 8 weeks of receipt or, failing that, an explanation as to why we have not been able to do so and an indication of when you can expect a final response.

In our final response we will provide you with details of the Financial Ombudsman Service (see below) and either:

- Uphold the complaint and where appropriate offer redress or propose remedial action.
- Offer redress or propose remedial action without upholding the complaint.
- Reject the complaint and explain the reasons for this.

The Financial Ombudsman will not generally review complaints which relate solely to investment performance. However, we are happy to explain the logic behind the choices that were made and the reasons for the subsequent performance.

Where we become reasonably satisfied that a third party may be solely or jointly responsible for the matter under investigation, we may forward the complaint, or the relevant part of it, to that third party. When we decide that this is the most appropriate course of action, we will act promptly and will inform you of our actions accordingly.

Financial Ombudsman Service

As part of its statutory obligation, the FCA has established the Financial Ombudsman Service (FOS) which has the power to consider, arbitrate and settle complaints between FCA-authorized firms and an 'eligible complainant' where the parties have been unable to resolve the matter themselves, or a client is not satisfied with the way in which a firm has dealt with the client's complaint.

Only complaints by persons (or on behalf of persons) who are 'eligible complainants' (as defined by the FCA) may be made to the FOS. Not all clients would accordingly be able to make a complaint to the FOS, i.e. clients who are categorised as professional or eligible counterparties are generally not regarded as being 'eligible complainants', which for the purposes of the type of businesses that Timeline carries out, are the following persons:

- A consumer.
- A micro-enterprise (an enterprise that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2m).
- A charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint to Timeline.
- A trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to Timeline.

If you are an eligible complainant, and you are unhappy with the outcome of Timeline's investigation, you can ask the Financial Ombudsman Service to review the matter. The Financial Ombudsman Service is there to help settle disputes between consumers and businesses providing financial services. Their contact details are:

Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Phone: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

More information is also available on their website: www.financial-ombudsman.org.uk

Online dispute resolution

The European Commission has established an Online Dispute Resolution (ODR) platform to enable a customer who is a European Union (EU) resident who purchased a product or service online to submit a complaint through a central European website. The purpose of the site is to ensure those complaints are passed to the appropriate independent dispute resolution service. The link to the ODR platform can be accessed here: <http://ec.europa.eu/odr>.

If you are unhappy with the outcome of our investigation, the appropriate resolution service is the Financial Ombudsman Service as set out above. Alternatively, EU residents can use the ODR platform. If you decide to use the ODR platform, you will need the following information:

Our name: Timeline Portfolios Ltd
Our website address: www.timeline.co
Our address: 70 Gracechurch Street, 4th Floor, London, EC3V 0HR
Our email: info@timeline.co
Our geographic address: United Kingdom

Treating customers fairly

Timeline wishes to be seen by our clients as to have understood their points and responded to them appropriately, without being defensive. All correspondence will be clear and written in plain English. We will include copies of relevant documentation with Timeline's response if we think this may help (e.g. text from a brochure or the website).

Management information

The person with responsibility for handling complaints at Timeline is the Compliance Director. On a regular basis, the Compliance team will provide Management Information (MI) to senior management, and periodically conduct root cause analysis in order to identify common causes of complaints.

Taking civil action

If your complaint is not resolved to your satisfaction, you may be able to take civil action. However, we hope that you would discuss your concerns with us in the first instance.

Timeline, 70 Gracechurch Street, 4th Floor, London, EC3V 0HR, United Kingdom, 0203 998 8300

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