

## Complaints and risk warning

### Complaints policy

We do our best to provide a quality service, but if you do have cause for complaint, we will equally do our best to deal with it to your full satisfaction. As part of this we have established procedures to ensure that any complaints received from former, potential or existing customers are dealt with in a timely and satisfactory manner.

### **The Financial Conduct Authority (“FCA”) and the Financial Ombudsman Service (“FOS”)**

We are regulated by the FCA (Registered Number 175451), a body which was established by Parliament to regulate the activities of, amongst others, banks and financial institutions. As part of its statutory obligation, the FCA has established the Financial Ombudsman Service which has the power to consider, arbitrate and settle complaints against authorised firms in the event that the parties concerned have been unable to resolve the matter between themselves. People who may complain to the FOS must be “eligible complainants” and who are either private individuals, “micro-enterprises” or Charities or Trusts whose annual turnover is less than £1 million. In order to help us resolve your complaint quickly and efficiently, please contact us with:

- The name and address of the organisation you represent
- Your name and address (if different from above)
- Your account number or other reference
- A telephone number if you would like us to call you
- Details of your complaint, including relevant references and dates

### **Please contact us at the following address**

Epworth Investment Management Limited  
2nd Floor  
9 Bonhill Street  
London  
EC2A 4PE Or phone us on: 020 7496 3636 Or email us at:  
[complaints@epworthinvestment.co.uk](mailto:complaints@epworthinvestment.co.uk)

### **Our undertaking to you**

Our aim is to ensure you feel we have handled your complaint fairly and that you are fully satisfied with the outcome. When we receive a complaint from you, we will take the following steps towards resolving your complaint:

#### **By the close of business on the next working day:**

- We will consider the grounds of your complaint and provide a suitable explanation and / or offer appropriate redress by way of an apology or financial compensation. (We will provide an explanatory leaflet from the FOS which explains what to do if you are not satisfied with our response). If we cannot resolve the complaint, then

#### **Within 5 working days**

- We will provide you with a written acknowledgement of receipt of your complaint, and

- If we have still not been able to reach a conclusion within this time we will write to you explaining why we have not and we will tell you when we expect to be able to reach a conclusion.
- If you are not eligible to complain to the FOS then we will tell you.

#### **Within 4 weeks of receipt of your complaint**

- We will reply to you and provide an explanation of the action we took, including any advice given to us, as a means towards resolving the complaint and we will further offer redress by way of an apology and compensation, if appropriate.

#### **Within a further 4 weeks**

- (8 weeks from receipt of the original complaint)
- We will write to you with our final response, explanations and any offer for redress. If you have not received a reply from us that is satisfactory to you within 8 weeks, then you are entitled to refer the matter to the Financial Ombudsman Service. If our final letter is not satisfactory you must let us know and we will provide you with a formal letter of deadlock.

#### **If you're still not happy**

If we are unable to issue a final response within eight weeks, or you are not happy with our final response for any reason, you may be able to refer the matter to the Financial Ombudsman Service for 6 months following the issue of our final response to you. Further information may be obtained from Financial Ombudsman Service

Exchange Tower  
London

E14 9SR Telephone: 0300 123 9 123 or 0800 023 4567 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Epworth Investment Management Limited is authorised and regulated by the Financial Conduct Authority.

#### **Risk warning**

The Epworth Investment Funds for Charities are designed for long term investors. The value of units in the funds can fall as well as rise, as the funds reflect the value of the investments held in them.

The level of income is also variable. The funds will therefore not be suitable for use if the possibility of capital losses or reduced income cannot be accepted.

Any estimates of future capital or income returns or details of past performance on this Site are for information purposes and are not to be relied on as a guide to future performance.

Units are only realisable on the dealing dates which occur every business day.

The Trustees and the Manager of the Epworth Cash Plus Fund for Charities will use due skill, care and diligence in carrying out their respective duties under the Scheme or as imposed by law. Whilst the Trustee and the Manager will comply with this undertaking in relation to the investment of the fund, they cannot give guarantees regarding repayment of deposits in the Fund.

The monthly interest distribution rate will fluctuate and past performance is no guarantee of future returns.

The Epworth Cash Plus Fund for Charities is exempt from the Financial Services and Markets Act 2000 and depositors are not eligible for the Statutory Investors Compensation Scheme or the services of Financial Services Ombudsman. The Manager is however duly authorised under the Financial Services and Markets Act 2000.