COMPLAINTS HANDLING PROCEDURE
September 2026

1. Introduction

Henderson Rowe Limited ("Henderson Rowe" or "the Firm") is committed to providing a high standard of service to its clients. However, we recognise that there may be occasions where you are dissatisfied with the services we have provided.

This Complaints Handling Procedure explains how you can make a complaint to us and how we will investigate and respond to your complaint.

This Procedure covers services provided by Henderson Rowe.

Making a complaint to Henderson Rowe is free of charge.

2. What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of, or failure to provide, a financial service or redress determination, which alleges that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

We will consider any expression of dissatisfaction carefully and determine whether it constitutes a complaint for the purposes of the FCA's complaint-handling rules.

3. Who can make a complaint?

Any client or prospective client may make a complaint to Henderson Rowe.

You may also appoint another person to make or deal with a complaint on your behalf. We may require appropriate written authority from you before discussing confidential information with that person.

4. How to make a complaint?

You may make a complaint to us verbally or in writing.

Complaints may be directed to the Head of Compliance using the following contact details:

Post: Berkeley Square House, Berkeley Square, London, W1J 6BR

Email: kimmy.beattie@hendersonrowe.com

Telephone: +44 (0)20 7907 2200

5. How will we deal with your complaint?

We will deal with complaints fairly, consistently and promptly and in accordance with our regulatory obligations.

We will promptly acknowledge your complaint in writing and will explain the timeframe within which you should expect to receive a response.

Your complaint will be investigated by an appropriately competent person. Where appropriate, the investigation will be undertaken by someone who was not directly involved in the subject matter of the complaint.

In investigating your complaint, we will consider the circumstances fairly and objectively and may contact you if we require further information.

We will keep you informed of the progress of the complaint where appropriate.

6. Complaints resolved within three business days

Where we are able to resolve your complaint to your satisfaction by the close of the third business day following the day on which we receive it, we will send you a written Summary Resolution Communication.

The Summary Resolution Communication will:

- confirm that you made a complaint and that we consider the complaint to have been resolved;
- inform you that, if you subsequently decide that you are dissatisfied with the resolution, you may be able to refer the complaint to the Financial Ombudsman Service ("FOS");
- explain whether Henderson Rowe consents to the FOS considering the complaint if the relevant time limits have expired;
- provide the FOS website address; and
- explain that further information about the FOS is available on its website.

7. Complaints not resolved within three business days

Where your complaint has not been resolved by the close of the third business day following receipt, we will continue to investigate it in accordance with the FCA's complaint-handling requirements.

We will investigate your complaint competently, diligently and impartially, taking into account all relevant circumstances.

We will assess fairly and consistently:

- the subject matter of the complaint;
- whether the complaint should be upheld;
- what remedial action or redress, if any, may be appropriate; and
- whether another client may have been affected by the same or a similar issue.

8. Final response

We will endeavour to investigate and resolve your complaint as soon as possible.

For complaints subject to the FCA's eight-week response period, we will send you a Final Response within eight weeks of receiving your complaint.

Our Final Response will explain clearly whether we accept or reject your complaint and the reasons for our decision. Where appropriate, it will also set out any remedial action or redress that we propose.

Where you are eligible to refer your complaint to the FOS, our Final Response will also:

- inform you that, if you remain dissatisfied, you may refer your complaint to the FOS;
- provide details of the applicable time limit for making a referral;
- provide the FOS website address;
- enclose or provide the FOS standard explanatory information as required by the FCA's rules; and
- explain whether Henderson Rowe consents to the FOS considering the complaint if the applicable time limits have expired.

9. If we are unable to provide a final response within eight weeks

If, in circumstances where the eight-week response period applies, we are unable to provide you with a Final Response within eight weeks of receiving your complaint, we will write to you explaining:

- why we have not been able to provide a Final Response;
- when we expect to be able to provide one; and
- where applicable, your right to refer the complaint to the FOS.

Where you are eligible to refer the matter to the FOS, we will also provide the relevant FOS information required by the FCA's rules.

10. Financial Ombudsman Service

The Financial Ombudsman Service is an independent service established to resolve eligible disputes between consumers and financial businesses. There is no charge to complainants for using the service.

If you are eligible to use the FOS and remain dissatisfied with our Final Response, you may refer your complaint to the FOS.

Generally, you must refer your complaint to the FOS within six months of the date on which Henderson Rowe sends you its Final Response. Other time limits may also apply.

The FOS may, in certain circumstances, be able to consider a complaint outside the applicable time limits.

Further information regarding eligibility and the applicable time limits is available directly from the FOS.

11. How to contact the Financial Ombudsman Service

You can contact the FOS via email at complaint.info@financial-ombudsman.org.uk or by telephone on +44 (0)800 023 4567.

Further information about the FOS can be found on their website at www.financial-ombudman.org.uk.

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