

COMPLAINT POLICY & PROCEDURE FOR CLIENTS

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet the standard you would expect of us, the procedure below explains what you should do and how the complaint will be handled.

All complaints, whether received in writing or verbally, should be marked for the attention of the Management Team and/or Compliance Officer, which upon receipt will be entered in the Complaints Register. If you wish to register a complaint, please contact us:

By Mail: The Chief Executive
15/F Skyway Centre
23 Queen's Road West
Sheung Wan
Hong Kong

By Mail: compliance@fsplatinum.com (For the attention of the Chief Executive)

By Phone: +852 3115 7616

Your complaint will be handled by a member of our management team who works independently of those who you originally dealt with. Our investigation will include a review of all records held and discussion with all of the people involved. All complaints, including copies of all correspondence, will be kept in a confidential file and formally recorded in our Complaints Register maintained by the Compliance Officer. An overview of our complaint handling procedure is as follows:

1. We will acknowledge receipt of your complaint and will endeavor to resolve the situation to your satisfaction within 48 hours.
2. In the event that the complaint relates to activities or services provided by another party, the complaint letter will be immediately be forwarded to the other connected party.
3. Where this is not possible, our formal complaints procedure will begin.
4. Within 5 working days, we will write to advise you who is dealing with your concerns. Where possible, we will also attempt to address your concerns within this period.
5. If our investigations take longer, we will provide you with a full response within 4 weeks or explain our position and provide timescales for a full response and findings.
6. In any event, we aim to have satisfactorily addressed your concerns within eight weeks and provide you with a written reply.
7. We will consider the matter closed if you do not respond to the final response letter within 8 weeks.

Platinum Financial Services Limited is regulated by the Hong Kong Insurance Authority, **License Number FB1187**, and in line with their regulatory obligation, maintain Professional Indemnity Insurance.

If after the above procedure you are of the opinion that your complaint was not resolved to your satisfaction, you may write to the Insurance Authority (www.ia.org.hk) at the following address:

Insurance Authority, 19/F, 41 Heung Yip Road, Wong Chuk Hang, Hong Kong