

# STM MALTA TRUST & COMPANY MANAGEMENT LTD

## COMPLAINTS PROCEDURE

If you have a complaint about STM Malta Trust & Company Management Limited and/or any of its schemes ('the Company') we want to hear about it and we will do our best to put it right. Our complaints procedure aims to deal with complaints fairly, efficiently and effectively and to ultimately use complaints constructively in the planning and improvement of all services.

Should you feel that you are not satisfied with any part of our service, you may pursue a formal complaint. Written complaints may be sent to the Compliance Manager by email or by post using the below contact details. Verbal complaints may be made by phone to the staff in the pensions administration department or the compliance department. Once the complaint is received, the Company will follow the below procedure:

- A record of each complaint is retained as soon as it is received.
- If the complaint is made orally, a summary of the complaint will be made and the complainant will be asked to confirm in writing the said summary.
- The complaint will be acknowledged within seven business days in order to inform the complainant that once the matter is investigated, the Company will write to the complainant concerning the outcome.
- If within two months after receipt of the complaint, the investigation has not been completed, the Company shall inform the complainant in writing within seven business days of the end of that period. In this instance, the Company will inform the complainant that it will continue with the investigation and that if the complainant is not satisfied with the progress of the investigation (s)he may refer the matter to the Consumer Complaints Unit within the Malta Financial Services Authority ('MFSA').
- The complainant may refer the complaint to the MFSA's Consumer Complaints Unit if (s)he is not satisfied with the manner in which the complaint has been handled by the Company.

This procedure will be reviewed and updated on a regular basis.



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MALTA

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COMPLIANCE@STMALTA.COM

COMPANY REGISTRATION NUMBER: C51028

STM MALTA TRUST AND COMPANY MANAGEMENT LIMITED IS REGISTERED AS A RETIREMENT SCHEME ADMINISTRATOR WITH THE MALTA FINANCIAL SERVICES AUTHORITY. IT IS ALSO AUTHORISED TO ACT AS TRUSTEE OR CO-TRUSTEE TO PROVIDE FIDUCIARY SERVICES IN TERMS OF THE TRUSTS AND TRUSTEES ACT.