

Complaints Handling Procedure

Barita Investments Limited is guided by our **“Complaint Handling Policy and Procedures”** which describes our approach surrounding the documenting and handling of client complaints. This procedure was created to ensure we protect our clients’ interest, maintain BARITA’s reputation as a professional organization responsive to client’s needs and concerns, and outline guidelines to ensure that all complaints are investigated fairly and in a timely manner. The document also summarizes the internal complaints handling procedure inclusive of the relevant timelines for responding and keeping our clients up to date.

We define a “complaint” as any expression of dissatisfaction, whether justified or not, about any service or product offered by BARITA. This includes the service provided by employees of BARITA.

Responding to Client Complaints

The below Service Level Agreement used by BARITA in managing complaints is in keeping with local regulations.

Action	Timeline
Acknowledge receipt of complaint	Within 24 hours via email, telephone, website, face to face, email and in branch tablets. Within 2 business days written response.
Provide updates to complainant	Update within 5 business days where intervention is required from other departments/Third party. Communicate new timelines to clients
Target Resolution Time	Resolution within 10 business days from receipt of complaint.
Final decision cannot be reached within specified period - additional time required to resolve	Advise the client in writing outlining reasons for the delay, expected completion date and their right to make a complaint with the Financial Service Commission.

How to Raise a Complaint

Here are a few simple steps to raise a complaint:

- Email your feedback to makingmoney@barita.com
- Calling our Call Centre at (888) 429-5333/(876) 926-2681
- Calling your Investment Advisor at (888) 429-5333/(876) 926-2681
- Emailing/writing your Investment Advisor at makingmoney@barita.com
- E-mailing/writing your Branch Manager at makingmoney@barita.com
- Visiting the nearest Barita Investments location

Providing you with a final response

The final response will be provided within 10 working days. If the investigation is expected to last longer, the client will be contacted, an explanation will be provided regarding the reasons for the delays, and a reasonable time given for an expected resolution. At this point, you have the option of escalating your complaint to the Financial Services Commission.

Escalating your complaint to the Financial Services Commission (FSC)

If the matter is not resolved to your satisfaction or if you have not received a response, you may raise the issue with the FSC for further investigation. The Financial Services Commission can be contacted at:

**The Complaints Coordinator
Financial Services Commission
39-43 Barbados Avenue
Kingston 5**