

## Euler Hermes UK Complaints Procedure

Euler Hermes UK, a branch of Euler Hermes SA (NV), is authorised and regulated by the National Bank of Belgium and the Belgian Financial Services and Markets Authority. It is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. We are committed to providing the highest standards of service to our customers. Should you be dissatisfied with any aspect of our performance, please follow the procedure set out below, so that we can address and resolve your complaint as quickly and effectively as possible.

- Approach your regular Euler Hermes contact (usually your Account Manager), either verbally or in writing, and provide details of your complaint, including copies of any relevant documentation. You may wish to make your complaint direct, or through your insurance broker.
- We will then promptly acknowledge and record your complaint, investigate it thoroughly, and attempt to resolve it without delay (if possible within a maximum of 40 business days from receipt).
- Unless exceptional circumstances exist, we will respond to you within the following time limits from receipt of your complaint:
  - Within 5 business days of receiving your complaint, we will inform you of the identity of the person appointed to investigate it.
  - Within 20 business days of receiving your complaint, we will either provide you with a written response dealing with all aspects of the complaint, or will inform you of our progress in investigating it.
  - If we have not provided you with a full written response within 40 business days, we will inform you of the progress of our investigations and give you an estimate of when we expect to provide you with a full written response.
  - At any time during our investigation we may request additional information in relation to your complaint.
- Should you have any concerns arising during the procedure or you are dissatisfied with how your complaint is being dealt with, you may contact:

Jekaterina Winter  
Legal & Compliance  
Euler Hermes UK  
1 Canada Square London E14 5DX  
Tel: +44 (0) 20 7860 2921

If your complaint is not resolved to your satisfaction by the above process, and your business, at the time of the complaint, is either:

- a micro-enterprise with an annual turnover or a balance sheet of less than €2million (or equivalent in GBP) and fewer than 10 employees, or
- a small business with an annual turnover of less than £6.5 million (or its equivalent in any other currency); and
  - (i) employs fewer than 50 persons; or
  - (ii) has a balance sheet total of less than £5 million (or its equivalent in any other currency)

you may refer your complaint to:

The Financial Ombudsman Service (FOS)  
Exchange Tower  
London E14 9SR  
Tel: 0800 023 4567  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You may wish to consult the information leaflet "Your Complaint and the Ombudsman", which is available from the Financial Ombudsman Service or your usual contact at Euler Hermes, for details of the applicable procedure.