

Policy for complaint handling

January 2019

This policy applies to handling of complaints from all clients of NT Services (“NTS”).

Complaints are to be made in writing to the Compliance Officer. If a client makes an oral complaint, the client shall be informed that only written complaints can be handled. If the client needs help to draw up a written complaint, the Compliance Officer may help. The person receiving the complaint must present the complaint to the Compliance Officer without undue delay. The Compliance Officer shall ensure that all complaints are thoroughly investigated and that any conflicts of interest are identified and limited. The Compliance Officer shall determine without undue delay how the complaint is to be handled.

In handling complaints NTS will:

- Obtain all relevant information and carry out an overall assessment of the complaint.
- Communicate with the complainant in clear and precise language.
- Answer the complaint without undue delay. If an answer cannot be given within a normal processing time, NTS is to inform the complainant as to the reason for this and when the matter is expected to be concluded.
- Decisions that do not fully uphold the client’s complaint are to be explained in writing

The Compliance Officer shall ensure that the result of the NTS’s internal investigations are recorded in writing, dated and stored. The entire chain of correspondence connected with the individual complaint (the complaint, confirmation of receipt of the complaint, internal assessments etc., as well as the final response to the client and any follow up correspondence) is to be archived for at least 5 years. All client complaints are to be registered in a separate register.

The Compliance Officer shall analyse information that is received in complaints on an ongoing basis in order to check whether the complaints are due to systematic or fundamental problems in NTS.

NTS shall report annually to the Financial Supervisory Authority with respect to client complaints. Reporting shall cover the number of complaints received, the result of complaint handling and matters referred to the complaints appeals body.

Client complaints may be forwarded to: compliance@ntservices.com

If you need help to make a written complaint, please contact us on +47 22 87 94 00.

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