Complaints Handling Process

At Morningstar Investment Management Europe Limited (the Firm) we take great care to maintain high standards of service. If we are aware of client concerns we give priority to resolving the matter as quickly as possible. To assist with this we have a Complaints Management Policy and internal procedures to ensure that complaints are handled fairly and within reasonable timescales.

The Complaints Handling Process outlined in this document applies both to existing and potential clients and outlines how your complaint will be handled in accordance with our Complaints Management Policy.

What is a complaint?
The Financial Conduct Authority (FCA) defines a complaint as “any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.”

How to Complain

If you are dissatisfied with the services provided by the Firm you may call, email or post a letter to inform us of this. See the ‘Contact Details’ section at the end of this document for details.

You will not be charged for making a complaint.

Next steps

The Compliance Department has been appointed to fulfil the Firm’s complaints management function.

Upon receipt of a complaint, the Compliance Department will acknowledge your complaint by the end of the next business day following receipt, either by email or letter, and include a copy of this document. The acknowledgement may, especially in the case of a verbal complaint, set out our understanding of your complaint and may request further clarification if necessary.

The Compliance Department, who is independent of the case, will initiate a record and file of your complaint and undertake the investigation. We will aim to resolve the complaint as quickly as possible without undue delay.

The Compliance Department will ensure that the complaint is:

➢ Handled effectively and in an independent manner
➢ Investigated competently, diligently and impartially, obtaining additional information where necessary

If our investigation into your complaint is prolonged you will be sent a letter or email to keep you informed of our progress and explaining the delay. Please bear in mind that if your complaint requires information from third parties some delays could be beyond our control. We will however pursue outstanding information on a regular basis.

When the investigation is concluded and a resolution has been determined, the Compliance Department will promptly send you a final response by email or letter. That email or letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service in the event that you are an ‘eligible complainant,’ or take civil action. We will also outline your rights to other arbitration options and civil action. Where applicable, a copy of the Financial Ombudsman Service leaflet ‘your complaint and the Ombudsman’ will be enclosed.
Complaints Handling Process

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

➢ We will write to the firm concerned, explaining that we believe the complaint to be a matter for them to investigate and respond to, and suggesting that they contact you directly.
➢ We will enclose a copy of the original complaint communication, which may be a summary of a verbal complaint.
➢ We will write to you, giving contact details of the firm we have referred the matter to, and invite you to get in touch with them directly. We will also enclose a copy of the letter we send to the firm. We will copy the firm in on the letter sent to you.

Contact Details

Email: EMEACompliance@morningstar.com

Telephone: +44 20 3107 0000

Postal address:
FAO The Compliance Department
Morningstar Investment Management Europe Limited
1 Oliver’s Yard
55-71 City Road
London
EC1Y 1HQ

The Financial Ombudsman Service

https://www.financial-ombudsman.org.uk/

Telephone: 0800 023 4567

Postal address:
Exchange Tower
Harbour Exchange
London
E14 9SR