

UBS Qatar LLC

01 April 2021, **Details of Complaint Handling Procedures**

1. Definitions

CHU means Complaint Handling Unit

Client complaint means an expression of grievance or dissatisfaction, by a customer (other than an eligible counterparty), either orally or in a durable medium, in connection with the provision by UBS Qatar (or offer of the provision) of a product or service, if the provision of the product or service was or would be a regulated activity. Rule 3.8.1, subrule (2) of CIPR would apply only insofar as (i) the non-retail customer of UBS would become the retail customer and continue to be serviced by UBS Qatar; and/or (ii) UBS Qatar starts to provide insurance services,

Durable medium means a medium that:

- allows information to be addressed personally to the recipient;
- enables the recipient to store information in a way that is accessible for future reference and for a period of time adequate for the purposes of the information; and
- allows the information to be reproduced unchanged.

UBS Qatar means UBS Qatar LLC

2. Complaints handling service standards

UBS Qatar must follow following service standards in relation to complaints. This section applies if a complaint has not been resolved by close of business on the next business day after the day on which it is received.

If UBS Qatar has referred part of the complaint to another authorized firm, UBS Qatar must comply with this rule in relation to the part of the complaint that was not referred.

Within 5 business days after the day on which the complaint is received, UBS Qatar must give the complainant an acknowledgement in a durable medium. The acknowledgement:

- must give the name and job title of the individual who is handling the complaint for UBS Qatar; and
- must give details of UBS Qatar's internal complaint-handling procedures.

The acknowledgement may be combined with a final response if UBS Qatar can provide the response within 5 business days after the day the complaint is received.

A final response:

- 1) must be in a durable medium;
- 2) must do 1 of the following:
 - a) accept the complaint and, if appropriate, offer redress;
 - b) offer redress without accepting the complaint;

- c) reject the complaint and give reasons for rejecting it; and
- d) if the complainant is eligible to apply under the customer dispute resolution scheme:
 - i. must inform the complainant that, if the complainant is dissatisfied with the response, the complainant may apply under that scheme, but must do so within 4 calendar months after receiving the response; and
 - ii. must give the contact details for the scheme.

If UBS Qatar has not given the complainant a final response at the end of 4 weeks after the day on which the complaint is received, UBS Qatar must give the complainant a response, in a durable medium, explaining why it has not been able to resolve the complaint and indicating when it will contact the complainant again about the complaint.

If UBS Qatar has not given the complainant a final response at the end of 8 weeks after the day on which the complaint is received, UBS Qatar must give the complainant a response, in a durable medium, that:

- a) explains that UBS Qatar has not been able to give a final response, gives reasons for the further delay and indicates when UBS Qatar expects to give a final response; and
- b) if the complainant is eligible to apply under the customer dispute resolution scheme, informs the complainant that the complainant may apply under that scheme if dissatisfied with the delay.

For this section, if UBS Qatar received the complaint on a day that is not a business day, or on a business day after close of business, the complaint is taken to have been received by UBS Qatar on the next business day.

3. Referring complaints to other firms

If UBS Qatar (as a receiving firm) is satisfied on reasonable grounds that another authorized firm may be solely, jointly or partly responsible for the act or omission alleged in a complaint, it may refer all or part of the complaint to the other firm.

However, UBS Qatar:

- must make any referral to the other firm promptly, but no later than 5 business days after the day on which it became satisfied that the other firm may be solely, jointly or partly responsible for the act or omission;
- must make the referral in a durable medium; and
- must inform the complainant in a durable medium about the referral and the other firm's contact details.

Unless UBS Qatar is satisfied that the other firm may be solely responsible for the act or omission, the UBS Qatar must continue to comply with these rules in relation to the complaint.

4. Customer dispute resolution scheme

Eligibility of the customer to apply for the customer dispute resolution scheme (Independent Adjudicator) is determined in accordance with the rule 8 of Customer Dispute Resolution Scheme Rules 2019 (CDRS) as follows.



If the Client is a business customer with no more than twenty employees, the Client may be able to apply to the Independent Adjudicator under the Customer Dispute Resolution Scheme Rules 2019, provided that (1) the response period for the complaint has not ended (namely, four weeks after the day on which the complaint is received), but UBS Qatar has given a final response to the complaint by the Client and the Client is not satisfied with that response; or (2) the response period for the complaint has ended. A complaint to the Independent Adjudicator can be made by clicking the following link: <https://www.qfcra.com/how-to-make-your-complaint/>.

Complaints relating to the execution of instructions, to the account with UBS Switzerland AG and/or UBS Switzerland AG services (e.g., asset management or custody services), to the reporting or any other communication by UBS Switzerland AG must be lodged by the Client with UBS Switzerland AG.

UBS Qatar LLC is authorised by the Qatar Financial Centre Regulatory Authority

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