IGUAKO CAPITAL · Regulatory notice guide

Complaints Notice: guide

TOPIC	JURISDICTIONS	GROUP POLICY
Complaints Notice	28	Complaints Handling

REVIEWED

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Introduction

A complaint is a statement that the firm has fallen short. IGUAKO Capital treats it as information the institution needs rather than as a problem to be contained. This notice sets out who may complain, how to do it, what the firm will do, the deadlines it holds itself to, and what a client can do if the answer does not satisfy it. It is issued under the group Complaints Handling policy, IGC-CC-004, which applies in the same terms in all 28 jurisdictions.

Who may complain, and how

A client, a former client, a prospective client or a counterparty of the the jurisdiction entity may complain. A complaint may be made to the relationship manager, to the head of the office in the serving office, or directly to compliance@iguako.tech, and no route ranks above another. There is no form to complete. It helps if the complaint states the entity concerned, the mandate or account reference, what happened, when it happened and what outcome is sought. A complaint may be made in any language the local office works in, and the reply is written in the same language.

The deadlines the firm holds itself to

A complaint is recorded on the day it arrives and given a reference number the client can quote. A written acknowledgement follows within three business days. The investigation is carried out by a compliance officer who had no part in the matter complained of, which in a small office means an officer from another location. A full written reply is sent within 28 calendar days. Where the matter cannot be concluded in that time, the client is told what remains outstanding and why, and a final reply follows no later than day 56. Those deadlines run from receipt rather than from allocation, and they apply to the jurisdiction complaints exactly as they apply everywhere else in the network.

Redress and the route beyond the firm

Where the firm was wrong it says so, corrects the position and pays what is owed. Redress above US$25,000 is approved by the Group Complaints Officer and above US$250,000 by the Compliance & Conduct Committee, so the size of a payment never decides whether a complaint is upheld. The final reply states what was decided, on what evidence, and what the client can do next.

Using a route outside the firm does not change the terms on which the client deals with the local IGUAKO entity, and the file stays open until the client confirms that the matter is closed.

The provisions that apply in each jurisdiction are set out in the notice published for that domicile.

What the firm does with what it learns

Every complaint sits in one register, whatever the division or the domicile, and the the region regional compliance officer reviews the entries for the offices in the region each month. Local boards receive the same figures monthly and the Compliance & Conduct Committee receives them quarterly, reported by ageing and outcome rather than by volume alone. Twice a year the firm runs a root-cause review that names an owner and a completion date for every cause it finds. Internal Audit samples closed files once a year and reports to the Audit Committee.

Closing

The firm counts complaints rather than discouraging them, and it treats one complaint upheld as cheaper than the same failure repeated across a region. A client who is dissatisfied with the reply may ask for it to be reviewed by a person who has not seen the file, and that request is always granted.

Jurisdictions and local entities

Jurisdiction	Local entity	Served from
Cayman Islands	IGUAKO Capital Holdings Ltd.	George Town
Bermuda	IGUAKO Capital (Bermuda) Ltd.	Hamilton
British Virgin Islands	IGUAKO Capital (BVI) Ltd.	Road Town
Bahamas	IGUAKO Private Wealth (Bahamas) Ltd.	Nassau
Barbados	IGUAKO Capital (Barbados) SRL	Bridgetown
Trinidad and Tobago	IGUAKO Capital (Trinidad and Tobago) Ltd.	Port of Spain
Curaçao	IGUAKO Capital (Curaçao) N.V.	Willemstad
United States	IGUAKO Capital Americas LLC	Palm Beach
Canada	IGUAKO Capital Canada Inc.	Toronto
Panama	IGUAKO Capital (Panamá) S.A.	Panama City
Brazil	IGUAKO Capital Brasil Participações Ltda.	São Paulo
Mexico	IGUAKO Capital México, S. de R.L. de C.V.	Mexico City
United Kingdom	IGUAKO Capital Advisory (UK) Limited	London
Ireland	IGUAKO Fund Management (Ireland) Limited	Dublin
Luxembourg	IGUAKO Capital Europe S.à r.l.	Luxembourg
Switzerland	IGUAKO Capital (Schweiz) AG	Zürich
Jersey	IGUAKO Trust Company (Jersey) Limited	St Helier
Guernsey	IGUAKO Capital (Guernsey) Limited	St Peter Port
Netherlands	IGUAKO Commercial Finance B.V.	Amsterdam
United Arab Emirates	IGUAKO Capital (Gulf) Ltd.	Dubai

Jurisdiction	Local entity	Served from
Qatar	IGUAKO Capital (Qatar) LLC	Doha
Bahrain	IGUAKO Treasury (Bahrain) B.S.C. (c)	Manama
Mauritius	IGUAKO Africa Holdings Ltd	Port Louis
South Africa	IGUAKO Capital South Africa (Pty) Ltd	Johannesburg
Singapore	IGUAKO Capital Asia Pte. Ltd.	Singapore
Hong Kong	IGUAKO Capital (Hong Kong) Limited	Hong Kong
Japan	IGUAKO Capital Japan K.K.	Tokyo
Australia	IGUAKO Capital Australia Pty Ltd	Brisbane

Colophon

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