

Summary of UK Complaints Handling Procedures

This summary of procedures relates to complaints from clients of Morgan Stanley UK regulated entities only, as required by the FCA's Dispute Resolution rules.

We always aim to provide a high standard of service to our clients, but on occasions, we may fall short of this goal and this may result in a complaint. We aim to treat all complaints fairly and objectively.

Below are details of our complaints handling arrangements:

- Complaints can be made by letter, e-mail, telephone call or personal communication.
- Complaints will be referred to our Compliance department and investigated by staff independent of the complaint.
- In relation to complaints from retail clients, we will respond in accordance with the timeframes set out in the FCA's Dispute Resolution rules.
- All other complaints will be investigated and responded to in a timely manner.
- If a retail complainant remains dissatisfied with our response to a complaint, they have the right to refer the complaint to the UK Financial Ombudsman Service.

Contact details for Morgan Stanley:

EMEA Head of Compliance
Morgan Stanley
Legal & Compliance Department
20 Bank Street
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