

# Dispute Resolution Statement

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## What if I have a complaint?

If you have a complaint, please tell us. We take complaints seriously: they give us important information about how we can better serve our customers and clients.

If we can't resolve your complaint on the spot we'll acknowledge it and try to resolve it as quickly as possible. In some cases where there are complicated facts or circumstances, or where we need to deal with third parties, it may take a few weeks to investigate your complaint and address your concerns.

To assist us in helping you:

1. Gather all supporting documents relevant to your complaint. Then think about the questions you want answered and decide what you want us to do. It might also be useful to speak with your financial adviser about the issue.
2. Next, contact us and explain the problem. You can contact our Investor Service Team by phone or email. They will review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to fix it.

Phone: +65 6920 7539

Email: [ir@cromwell.com.sg](mailto:ir@cromwell.com.sg)

3. If required, the matter will be escalated to our Dispute Resolution Officer. The Dispute Resolution Officer is responsible for ensuring that your complaint is handled in accordance with our internal policies and procedures. They will acknowledge your complaint immediately and endeavour to resolve it within 14 days. However, in some circumstances it may take longer. In those cases we will keep you informed of the progress.

Mail: **Dispute Resolution Officer**  
50 Collyer Quay  
#07-02  
OUE Bayfront  
Singapore 049321

## What happens if you don't resolve my complaint

If you are unsatisfied with the response from Cromwell, you can refer your complaint to an external dispute resolution scheme. Cromwell is a member of the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC provides an affordable alternative dispute resolution scheme that is independent and impartial, so as to encourage and assist in the resolution of disputes between consumers and financial institutions in an amicable and fair manner. The contact details for FIDReC are:

Mail: 36 Robinson Road  
#15-01  
City House  
Singapore 068877

Phone: (65) 6327 8878

Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)

Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)