

Complaint Handling Procedures for Corporate and Institutional Clients Banking with J.P. Morgan Treasury Services in France

Our complaints procedures aim to ensure that all complaints are handled fairly, promptly and in a professional manner.	
Making a Complaint	Complaints regarding an employee, product or service offered by J.P. Morgan can be made by contacting your usual J.P. Morgan relationship, sales or service contact. Complaints may be made in writing, including electronically, or verbally.
Handling your complaint	<p>Once we have received your complaint, your complaint will be promptly acknowledged and investigated by personnel suitably independent from the circumstances giving rise to the complaint.</p> <p>We will work to resolve the issue as quickly as possible. After investigation, we aim to provide you with a final response communication as soon as practicable.</p>
Payment Services Complaints On EEA Accounts	<p>We will aim to send you our final response to complaints concerning payments services on EEA accounts within 15 business days after the day on which we received the complaint, or within 35 days in exceptional circumstances.</p> <p>In these exceptional cases we will issue you with a holding response by the end of business day 15, indicating the reasons for the delay in answering the complaint and specifying the deadline by which we will send our final response.</p> <p>In some cases we may be able to resolve your complaint more informally within 3 business days in which case we will send you a summary resolution response.</p> <p>We will issue our final or summary resolution responses to you in writing, either by letter or e-mail.</p> <p>If a third party was involved, we may seek information from them to assist our investigation and may request written approval from you before contacting them.</p>
Alternative Dispute Resolution	<p>In France, J.P. Morgan has elected to adhere to the ombudsman service ("<i>service de médiation auprès de la FBF</i>") of the French Banking Federation ("FBF").</p> <p>You may bring your complaint to the ombudsman service of the FBF after having raised it with J.P. Morgan and having received our final response; but only within one year of raising such complaint with the Bank.</p> <p>Should you choose to do so, you shall submit your request by filing an online form on its website http://lemediateur.fbf.fr (preferably) or by mail to: Le Médiateur auprès de la FBF, CS 151, 75422 Paris Cedex 09, France.</p> <p>The handling of such request is governed by the "<i>Charte du service de médiation auprès de la FBF pour les professionnels</i>", which is available on our website www.jpmorgan.com/country/FR/en/disclosures or upon request.</p> <p>The ombudsman service of the FBF is not available if you bring the complaint before another ombudsman service or a court of law.</p>