

## COMPLAINTS PROCEDURE

### We are serious about customer service – if you have a problem, we are here to help.

#### We can help

We aim to provide a top class customer service, however sometimes we make mistakes. This leaflet tells you the steps we will take to resolve it.

#### Our promise to you

We will investigate your complaint thoroughly and fairly, and commit to keeping you fully informed of our progress.

#### How to contact us

Please address your complaint to the Policyholder Relationship Team, Phoenix Ireland, Styne House, Upper Hatch Street, Dublin 2.

We will acknowledge your complaint within 5 working days of receipt. We will try our very best to resolve it within 4 weeks. However, if we need a bit more time, we will write to you with a revised timescale and aim to send you a full response within 8 weeks of receiving your original complaint.

#### Next steps

If you are dissatisfied with the progress of the investigation into your complaint, you may now refer your complaint to the Financial Services Ombudsman or the Pensions Ombudsman after the 8 weeks time period has expired. The contact details are.

#### For Non Pension related complaints

Financial Services Ombudsman  
3<sup>rd</sup> Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2

Tel: 1890 88 20 90  
Email: [enquires@financialombudsman.ie](mailto:enquires@financialombudsman.ie);  
Website: [www.financialombudsman.ie](http://www.financialombudsman.ie).

#### For Pension related complaints

Pensions Ombudsman  
36, upper Mount Street  
Dublin 2

Tel: (01) 6471650  
Email: [info@pensionsombudsman.ie](mailto:info@pensionsombudsman.ie)  
Website: [www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)

In order to have the Ombudsman investigate your complaint; you will require a 'final response' letter from us. This will be issued on request when our own complaints procedures have been fully exhausted.

#### Other information

Employing a third party complaint handling firm or a solicitor or financial adviser will not affect how we review your complaint. We do not charge you to investigate your complaint and we will not be liable for any costs incurred if you decide to employ a third party to handle your complaint.