

How to log a complaint

Not for use with Japan or Singapore products.

We aim to provide a professional and comprehensive service to all of our customers. However, there may be occasions when you don't receive the service you expect from us. If you contact us expressing your dissatisfaction, we will treat the matter seriously and objectively. Our complaints procedure enables us to investigate your complaint and provide a quick resolution.

Any complaint you make will be treated in the following way:

- 1** Your complaint will be acknowledged within three business days. We may, at this stage, ask you for more information or clarification to help with our investigation.
- 2** We will carry out a full investigation into the matters you have brought to our attention.
- 3** We aim to provide a resolution to your complaint within 15 working days. If we are unable to complete our investigation within this time, we will write to you informing you of progress.
- 4** Either way, we will write to you within eight weeks of your initial complaint with the results of the investigation, and a proposed resolution of the problem and any settlement.
- 5** Any agreed settlement will be acted on promptly.

If we can't settle your complaint, it can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

The resolution letter (in point 4) will include an explanatory leaflet and contact details for the Ombudsman Scheme. If you wish to take the matter further, you will need to contact the Ombudsman to consider the matter. If contacting the Ombudsman Scheme, you need do so within six months.

The Ombudsman Scheme is free and impartial. This resolution scheme is available if we are unable to reach a resolution through our customer complaint procedure.

If you wish to make a complaint or check on the progress of a complaint, please contact:

Customer Relations
Friends Provident International Limited
Royal Court
Castletown
Isle of Man
British Isles IM9 1RA

Telephone: +44(0) 1624 821212

Fax: +44(0) 1624 824405

Email: customer.relations@fpiom.com

If you're not happy with our response to your complaint, you can request that the Financial Services Ombudsman carry out an independent review of your complaint. You have the right to ask them to review your complaint if we've been unable to resolve it within eight weeks.

If you are unsure whether the Financial Services Ombudsman will consider your complaint, please contact them directly for advice. Contacting them at any stage of your complaint will not affect your legal rights.

Their contact details are:

The Financial Services Ombudsman Scheme for the Isle of Man
Office of Fair Trading
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS
British Isles

Telephone: **0044 1624 686500**

Email: **ombudsman@iomoft.gov.im**

Website: **www.gov.im/oft/ombudsman**

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