

PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life

COMPLAINTS MADE EASY

*A simple guide
to making a
complaint*



Complaints Management Team

OUR COMMITMENT TO YOU

We are fully committed to delivering the highest level of service to all our customers and hope that you do not have cause to complain. If you have an issue with the service you receive, we really appreciate the time taken to bring this to our attention. We treat each of our complaints very seriously and have established a dedicated team to deal with any issues.

Our commitment to you:

- To listen
- To keep you updated while we investigate your complaint
- To send you a detailed response explaining the reasoning for our decision
- To keep our promises and commitments

HOW DO I MAKE A COMPLAINT?



We want to make it as easy as possible for you to make a complaint, so we have many ways in which you can contact us:

- **Fill in our Complaint Form:** which is available on our website, www.irishlife.ie, or from our Customer Service Department.
- **By phone:** our Customer Service Department are available on 01 704 1010 Monday to Thursday 8am to 8pm, Friday 10am to 6pm and Saturday 9am to 1pm. Our Customer Service Department will be happy to take details of your issues and set it up as a formal complaint if they are unable to resolve it.
- **By email:** you can email us at complaintsmanagementteam@irishlife.ie or our Customer Service Department at customerservice@irishlife.ie
- **In writing:** marked for the attention of the Complaints Management Team, Irish Life Centre, Lower Abbey Street, Dublin 1.
- **In person:** you can also call to our Visitors' Centre, in Lower Abbey Street, where our Customer Service Team will take the details of your complaint.

WHO WILL BE DEALING WITH MY COMPLAINT?

Your complaint will be assigned to a member of our Complaints Management Team. Our team is made up of senior members of staff, each with a background in dealing with customer queries and concerns and are dedicated to doing so in an efficient and professional manner. Our team is also committed to enhancing their knowledge, competency and skills in the Financial Services industry, through continuous professional education.



HOW WILL I BE CONTACTED?



Once your complaint is assigned to a member of our team, the investigator will send you an acknowledgement letter with their direct telephone number. This letter will also give you an expected time frame as to when you can expect to receive a detailed response to the issues you have raised.

During the course of the investigation the team member assigned to your complaint may telephone you to seek relevant additional information that may help with the investigation of your issues.

During this telephone call we will also offer to telephone you with an update on your complaint.

If you have any questions while your complaint is being investigated, please do not hesitate to contact the investigator allocated to your case.

WHEN SHOULD I EXPECT A RESPONSE?



Under the Central Bank's Consumer Protection Code, we are required to provide you with written updates on the progress of your complaint every 20 days. We aim to exceed this timeframe and try to resolve our complaints within 15 working days; this date will be given on your acknowledgment letter and confirmed during the acknowledgement call from the investigator.

Due to the nature of complaints, sometimes it can take longer than we anticipate to investigate the issues raised and send you a response. If this does happen we will call you and let you know what the delay is.

COMPLAINT TIMELINE GUIDE

Complaint Type	What we will do	Average length of time required to complete our investigations
Sale of Product Advice / Service Received from Adviser	<ul style="list-style-type: none">We will acknowledge receipt of your complaint and telephone you to clarify your complaint.Where possible, we will contact the financial adviser with your complaint concerns.We will review all information we hold on file regarding your complaint.Upon completion of our investigations, we will send you a detailed response to your complaint.	15 to 20 days
Plan Review Investment Performance Information Provision Irish Life Process	<ul style="list-style-type: none">We will acknowledge receipt of your complaint and telephone you to clarify your complaint.We will review all information we hold on file regarding your complaint.Upon completion of our investigations, we will send you a detailed response to your complaint.	15 days

WHAT IF I HAVE ANY QUESTIONS?

If you have any questions, please feel free to contact the investigator assigned to your complaint directly. Alternatively, please contact the Complaints Management Team on 042 939 6248 and any member of the team will be happy to help you. If they are unable to answer your query, they will arrange for your case investigator to call you back.



HOW WILL IRISH LIFE RESPOND TO MY COMPLAINT?

We will send you a detailed response in writing. We will also contact you shortly after the letter is sent to ensure that you have received it and answer any questions you may have.



WHAT IF I AM UNHAPPY WITH THE RESPONSE?

If you are not satisfied after complaining to us, you can take your complaint to the Financial Services and Pensions Ombudsman.



You can get more information from:

Financial Services and Pensions
Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Telephone: (01) 567 7000

Email: info@fspoi.ie

Website: www.fspoi.ie

We are constantly striving to improve our complaints process. To help us do this we ask customers who complain to complete a survey. In the interest of customer service, we will record and monitor calls.

Online products: further information on online product dispute resolution can be found @ <http://ec.europa.eu/consumers/odr/>

Complaints Management Team

Irish Life Assurance plc

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