



COMPLAINTS CHARTER

Irish Life Corporate Business is committed to delivering the highest level of service to all our customers. We hope you never have any reason to complain to us, but if you do, we want to hear from you.

WHAT YOU CAN EXPECT?

- We will deal with your complaint promptly, professionally and fairly.
- All complaints are recorded, monitored for progress and tracked to conclusion.
- We will give an explanation and an apology where we have made a mistake.
- We will identify the cause of the complaint and put measures in place as far as possible, to make sure it does not happen again.

HOW CAN YOU MAKE A COMPLAINT?

You can make a complaint by phone, email, fax, post or in person. You can contact us in any of the following ways:

- Phone 01 704 20 00
- Send a fax to 01 704 1905
- Email us at code@irishlife.ie
- Call in the Irish Life Visitor Centre, Lower Abbey Street, Dublin 1.
- Write to Irish Life Corporate Business, Lower Abbey Street, PO Box 129, FREEPOST, Dublin 1.

If you are sending in a written complaint please quote your policy/membership number/plan name where possible, as this will help us to respond to you quicker. Please also provide your phone number so we can discuss your complaint with you.

WHAT WILL HAPPEN NEXT?

We will acknowledge your complaint in writing within 5 working days of the complaint having been received, whether you phone or email us or contact us in writing or by fax. You will be given the name of the person who will deal with your complaint.

WHEN SHOULD I EXPECT TO RECEIVE 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 10 working days. 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 contact you and let you know what the delay is.

WHAT IF YOU ARE NOT SATISFIED WITH THE OUTCOME?

If you are not satisfied with the outcome of your complaint you may refer the matter to the appropriate Ombudsman who will decide if the matter falls within their terms of reference. Depending on your type of plan the appropriate Ombudsman may be the Financial Services Ombudsman, or certain cases may be dealt with by the Pensions Ombudsman.

The Pensions Ombudsman can be contacted at:

The Office of the Pensions Ombudsman

36 Upper Mount Street
Dublin 2

Phone: 01 647 16 50

Fax: 01 676 95 77

Email: info@pensionsombudsman.ie

Website: www.pensionsombudsman.ie



The Financial Services Ombudsman can be contacted at:

The Financial Services Ombudsman

3rd Floor, Lincoln House
Lincoln Place
Dublin 2

Lo-call: 1890 88 20 90

Fax: 01 662 08 90

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

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CONTACT US

PHONE: 01 704 20 00

FAX: 01 704 19 05

E-MAIL: code@irishlife.ie

WEBSITE: www.irishlifecorporatebusiness.ie

WRITE TO: Irish Life Assurance plc,
Lower Abbey Street, Dublin 1

Irish Life Assurance is regulated by the Central Bank of Ireland.

In the interest of customer service we may record and monitor calls. Irish Life Assurance plc,
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For more up-to-date information, see www.irishlifecorporatebusiness.ie.

