

# Dealing with your complaint

**For use with UAE products only.**

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 two 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 will provide a resolution to your complaint within 30 days. If we are unable to complete our investigation within this time, we will write to you informing you of progress.
- 4** Our final response will include the results of the investigation, and a proposed resolution of the problem and any settlement.
- 5** Any agreed settlement will be acted on promptly.

**UNITED ARAB EMIRATES SCHEME:** If a complaint is not handled to the satisfaction of the complainant, it can be referred to the Sanadak Ombudsman Unit established by the Central Bank of UAE.

**Contact details are as follows:**

Sanadak  
Ground floor, Emirates Institute of Finance  
E25, P15/A  
Abu Dhabi  
United Arab Emirates

Tel: 800 SANADAK (800 72 623 25)

Website: <https://sanadak.gov.ae/en>

This is an independent institution that helps resolve disputes between financial institutions and consumers.

**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](mailto:customer.relations@fpiom.com)

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The resolution letter (in point 4) will include 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:

- 3 years from the date of the conduct giving rise to the complaint,
- or
- 2 years from the date on which you became aware of the conduct giving rise to the complaint.

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.

In addition to the Sanadak Ombudsman Unit, if you're not happy with our response to your complaint, you can also request that the Isle of Man 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.

Their contact details are:

The Financial Services Ombudsman Scheme for the Isle of Man

Office of Fair Trading  
The Slieau Whallian  
Foxdale Road  
St John's  
Isle of Man  
IM4 3AS  
British Isles

Telephone: **+44 (0)1624 686500**

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

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

If you are unsure whether the Sanadak Ombudsman Unit or the Isle of Man Financial Services Ombudsman will consider your complaint, please consult their websites for eligibility criteria.

## Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit <https://www.fpinternational.com/legal/privacy-and-cookies/> to view the full policy or this can be provided on request from our Data Protection Officer.

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