

How to log a 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 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 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.

UNITED ARAB EMIRATES SCHEME: If a complaint is not handled to the satisfaction of the complainant, it can be referred to the UAE Insurance Authority.

Contact details are as follows:

Aldar HQ
Al Raha beach
Abu Dhabi

Telephone: 800 42823
Fax: 00 971 557 2111
Email: contactus@ia.gov.ae
Website: www.ia.gov.ae

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

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 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**

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 **www.fpinternational.com/legal/privacy-and-cookies.jsp** to view the full policy or this can be provided on request from our Data Protection Officer.

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