



Complaints Charter

Irish Life is committed to delivering the highest level of service to all our customers. We understand that sometimes things can go wrong, so if you ever have reason to complain to us, here's what you can expect:

What can you expect?

- We will deal with all complaints promptly, professionally and fairly.
- All complaints are recorded, monitored for progress and tracked to conclusion.
- We will give an explanation and 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 our customer service team on **01 704 1010**
- write to us at Irish Life, Customer Complaints Management Team, Freepost, Lower Abbey Street, Dublin 1
- send a fax to 01 704 1900
- email us at customerservice@irishlife.ie
- call to the Irish Life Visitor Centre, Lower Abbey Street, Dublin 1.
- for more information please see our Complaints Made Easy guide at www.irishlife.ie/uploadedFiles/Retail/body/customer-service/complaints-made-easy.pdf

If you are writing, faxing or emailing your complaint, please provide your phone number so that we can call you to discuss your complaint.

What will happen next?

We will acknowledge your complaint within one day if you contact us in writing or by fax. You will be given the name of the person you can contact in relation to your complaint.

How long will it take to resolve my complaint?

Our target is to resolve all complaints within 10 working days. If this is not possible we will let you know when you can expect a full reply.

What if you are not satisfied with the outcome?

If you are not satisfied with the outcome of your complaint you may refer your complaint 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. They can be contacted at:

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Phone: 1890 88 20 90 Fax: 01 662 0890 E-mail: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

or

Office of the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2.

Phone: 01 647 1650 Fax: 01 676 9577 E-mail: info@pensionsombudsman.ie

Website: www.pensionsombudsman.ie



We are constantly striving to improve our complaints process. To help us do this we ask customers who complain to complete a satisfaction survey.