

Irish Life - Our promises to you



Worldclass financial advice

1. Our financial advisers:
 - will give you quality advice to suit your personal needs
 - will have excellent product and financial knowledge
 - will send you your personalised financial report after completing our free financial review service.

Responding to you promptly

2. All our staff will keep their promises and commitments made to you
 - we will answer your phone queries immediately or if that is not possible we will update you on progress within 5 working days
 - we will acknowledge your email query immediately and update you on progress within 5 working days
 - we will reply to your written enquiries within 5 working days.

Clarity and honesty

3. All our annual benefit statements, letters, product literature and personal financial review reports will be written in Plain English with no small print.

Making a claim

4. Once all the requirements have been met we will process your claim as follows:
 - Death or serious illness – within 10 working days
 - Pensions – within 5 working days.

Encashing your plan

5. When we have received all the requirements we will pay your savings and investment fund within 5 working days.

Your annual benefit statement

6. We will provide an annual benefit statement for all customers on request. Our target for 2007 is that 9 out of 10 customers will automatically receive a benefit statement, before their plan anniversary.

Customer information

7. We're here to answer any questions you have. You can call our Customer Service team on 01 704 1010.
Monday to Thursday 8am to 8pm
Friday 8am to 6pm
Saturday 9am to 1pm

We will also provide a Customer Information Line on 01 704 1111 where new savings, pensions and investment customers who have a Personal Identification Number (PIN) can check the value of their plan 24 hours a day, 7 days a week. If this facility is available on your plan, you can also call this number to request a PIN

Welcoming your feedback

8. We welcome your feedback at anytime which you can give in person, by phone, email or writing.
 - customers will receive a feedback questionnaire in their welcome pack
 - each year an independent research company will conduct customer satisfaction research with 1600 customers.

Customer complaints

9. We will try to resolve all complaints fairly and within 10 working days. You can find a full copy of our complaints charter on our website www.irishlife.ie

Environment and Community

10. We are committed to developing a comprehensive community development programme. We have selected Age Action Ireland as our partner for the next three years to develop Care and Repair Services for older people in Ireland. We will continue to reduce waste and increase our recycling of paper and cardboard.

Accountability

11. Each year we will report publicly our compliance with this charter.
12. This charter commenced on 1 December 2006 and will be updated each year.



Irish Life

more options for your future

Irish Life

complaints charter

Irish Life 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 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 Service Concerns 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.

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

What will happen next?

We will acknowledge your complaint immediately if you phone or email us and within one day if you contact us in writing or by fax. You will be given the name of the person who will deal with 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. We currently respond to 90% of all complaints within 10 working days.

What if you are not satisfied with the outcome?

We will do our best to resolve this matter to your satisfaction through our internal complaints procedure. If you are not satisfied with the outcome of your complaint, you can request to have your complaint reviewed by the Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo-call: 1890 88 20 90

Fax: 01 662 0890

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Taking your complaint to the Financial Services Ombudsman's Bureau will not affect your right to take legal action against us.

We are constantly striving to improve our complaints process and do this by asking customers who complain to complete a satisfaction survey.

