

EXTERNAL COMPLAINTS PROCEDURE: CLIENT COPY

- As we have been unable to resolve your complaint to your satisfaction within **5 business days**, we now provide you with a copy of our full complaints procedure, which takes effect from the date you receive this document.
- A complaint is an expression of grievance or dissatisfaction by a consumer, either orally or in writing.
- Where we receive an oral complaint, we will offer our client the opportunity to have this verbal complaint dictated to ensure we get an accurate account of the complaint.
- Our complaints procedure is summarised in our Terms of Business document making clients aware that our full complaints procedure is available on request.
- On receipt of a complaint, a written acknowledgement of the complaint will be sent to you, our client, not later than **5 working days** of the complaint being received by the firm.
- You will be provided with the name of the individual in the firm appointed to deal with your complaint.
- You will be provided with written updates on the progress of the investigation of your complaint **every 20 working days**.
- Your complaint will be actively investigated and a comprehensive response is sent to you not later than **40 business days** of receipt of the original complaint.
- Where your complaint has not been resolved, we will inform you of the anticipated timeframe within which we hope to resolve your complaint, where possible. We will also advise you, our client, of your right to refer the matter to the Financial Services Ombudsman.
- Where your complaint relates to one of the Insurance Company's/Product Producers with whom a claim is being processed by us, we will forward the complaint to the Insurance Company/Product Producer involved. However, we will ensure that the Insurance Company/Product Producer deals with the complaint until a satisfactory conclusion is reached.
- When the complaint has been fully investigated a summary letter will be issued to you within **5 working days** of completion of the investigation.
- Where it has not proved possible to resolve your complaint and you remain dissatisfied with the outcome and the firm believes it cannot make any further progress on the matter, we will advise you of this.
- We will advise you that you are entitled to refer your complaint to the: -

**Financial Services Ombudsman's Bureau,
3rd Floor,
Lincoln House,
Lincoln Place,
Dublin 2.
Tel. 1890 – 88 20 90
enquiries@financialombudsman.ie**

- Should you wish to refer your complaint to the Financial Services Ombudsman, our Compliance Officer will issue you with a formal 'final response' letter within a maximum time-frame of **25 days** of receipt of official notification of the request.