

A Guide to...Your Complaint and Us

At SEB Life International, we always strive to provide an optimal service to our customer. This optimal service includes dealing with any complaints that may arise from time to time. We hope that in common with the vast majority of our customers you never have cause to complain about our products or services but, if you do, this guide briefly outlines how we will deal with your complaint.

Our ethos

We attach great importance to resolving customer complaints as quickly and as amicably as possible. We train and update our staff on a regular basis, enabling them to deal with complaints in a manner that conforms to the highest standards. Our best practices are informed by regulatory requirements and market best practice and we always welcome feedback from our customers.

Making a complaint

We encourage customers to contact us immediately if they have any concern regarding our products or service. In the unlikely event that you need to make a complaint, we understand that customers may have differing complaints and therefore each individual complaint will be dealt with accordingly. It is always free of charge to make a complaint and you are always entitled to answers in writing if you wish. In the first instance, you should contact us via any of the means set out below. You may also wish to consider whether your complaint might be better made to or through your chosen intermediary, especially if it concerns any actions of that intermediary.

Our Engagement

We will do our utmost to resolve your complaint promptly. The receipt of your complaint will be acknowledged within five (5) business days unless we have, by then, already responded to the actual complaint. We will gather and investigate all relevant evidence and information on your complaint and will provide a response to you in writing without undue delay and in any case, within fourteen (14) days from the date of acknowledgement of your complaint. If we cannot give you an answer within this period, we will inform you, in writing, of the reason for the delay and will indicate the date when we expect to be able to respond. In the unlikely event that it is not possible to resolve your complaint or our final decision is not fully satisfactory to your expectations, we will provide you with an explanation of the position taken by us and refer you to the appropriate ombudsman. This is without prejudice to your legal rights.

Contact details

It is our goal and ambition that you will never need to make a complaint. In the unlikely event that you do, the contact details to our Complaints department are as follows:

SEB Life International, Bloodstone Building, Sir John Rogerson's Quay, Dublin 2, Ireland
Telephone: +353 1 4870700 | *Website:* www.seb.ie | *Email:* operations@seb.ie

Important legal notice: This document is intended as a guide only. It is not a legal document. It is not intended to create any legal obligations or rights nor should it be construed as so doing.