

Dealing with your complaint

At Friends Provident International Limited (FPI) we aim to provide a professional and comprehensive service to all our customers. However, there may be occasions when we fail to provide the service you expect from us. If you contact us expressing your dissatisfaction, we will treat the matter seriously and objectively. We have a complaint procedure in place, enabling us to investigate the details relating to your complaint and provide a resolution.

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

Any complaint you make will be treated in the following stages:

- 1** We will acknowledge your complaint within 2 business days. We may, at this stage, ask you for additional information or clarification to help with our investigation.
- 2** We aim to provide a resolution to your complaint within 14 business days.
- 3** We will undertake a full investigation into the matters you have brought to our attention. If your complaint takes longer to resolve, we will update you on the progress of your complaint within 14 business days. At this point, we will also explain the reason for the delay and provide a reasonable time frame that you would expect to receive the final response.
- 4** Any agreed settlement will be acted on promptly.
- 5** If the outcome of your complaint is not handled to your satisfaction, you can write to Friends Provident International Limited (Singapore Branch) to appeal. We will respond to your appeal within 14 business days.

Complaints that FPI cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Industry Disputes Resolution Centre in Singapore, depending on the parties involved.

If you are unhappy with our response and wish to take the matter further, you will need to contact the Ombudsman to consider the matter. If you would like to contact the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Industry Disputes Resolution Centre in Singapore, you must do so within 6 months from the date of FPI's final reply.

The Ombudsman Schemes are independent and impartial. These resolution and determination services are available in the event that FPI and their customer are unable to reach a resolution through our customer complaint procedure.

Their contact details are:

The Financial Services Ombudsman Scheme
Office of Fair Trading
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS
British Isles

Telephone: **+44 (0)1624 686500**

Email: **ombudsman@iomoft.gov.im**

Website: **www.gov.im/oft**

The Financial Industry Disputes Resolution Centre (FIDReC)
36 Robinson Road
#15-01
City House
Singapore 068877

Telephone: **(65) 6327 8878**

Fax: **(65) 6327 8488**

Website: **www.fidrec.com.sg** and **https://www.fidrec.com.sg/contact-us**

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.