



## Customer Complaints Procedure

We aim to provide you with the highest standards of service. However, there may be occasions when our service falls short of your expectations. This easy to use guide is designed to help you make us aware of your views so that we can address your concerns. To ensure your maximum protection our complaints procedure has been designed to meet the requirements of the Financial Conduct Authority and the Financial Ombudsman Service.

### 1. WE CAN HELP

Your initial concerns should be addressed to:

The Head of Compliance and Agency  
Direct Life & Pension Services  
Friars House  
52a East Street  
Chichester  
West Sussex  
PO19 1JG

If you prefer you may telephone us on 01243 817900. Alternatively, you may forward details of your complaint via our website at [www.directlife.co.uk](http://www.directlife.co.uk).

- We will send you a written acknowledgement within five working days of receiving your complaint.
- Your concerns will be fully investigated by a Senior Manager within the company and a final response will be issued within eight weeks of the initial receipt of your complaint or we will explain why we are not in a position to provide you with one.
- Should you have any concerns in the meantime please contact the member of staff whose name appears on the acknowledgement letter.
- In the unlikely event that no final response is provided by us within the period detailed immediately above, you are entitled to refer your complaint to the Ombudsman. You will be provided with further details of how to do this at the appropriate time.

### 2. WHAT HAPPENS NEXT?

If you still remain dissatisfied, following our final response, you have the option to refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4 567

Tel: 0300 123 9 123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

- You should refer the matter to the Ombudsman as soon as possible after our final response, but this must be within six months of the date of our final response letter.

#### Please note:

You will need to complete our Complaints Procedure or have received a letter informing you that you can now approach the Financial Ombudsman Service before the Ombudsman will investigate.

There are certain types of complaint which are outside the Ombudsman's jurisdiction. Before you refer the matter to the Ombudsman you may wish to call them to discuss your complaint. You can also visit their website on [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) for more information.