



COMPLAINTS PROCEDURE

HOW DO I COMPLAIN?

In the event that you ever have to complain to Abbey Life, you should write to:-

The Customer Relations Manager
Abbey Life Assurance Company Ltd
100 Holdenhurst Road
Bournemouth
Dorset
BH8 8AL

DO I HAVE TO MAKE THE COMPLAINT IN WRITING?

No. You can telephone us on the above number to make a complaint or inform us via the Customer Enquiries page of our web site at www.abbeylife.co.uk. You should make it clear that you are registering a complaint and, if telephoning, make a note of the name of the person you spoke to and the date on which you rang.

WHAT HAPPENS NEXT?

- a) We will aim to acknowledge your complaint within 5 business days of the complaint being received.
- b) If you do not hear from us, please check first to see that we have actually received your letter of complaint.
- c) We will investigate your complaint and help you with any questions that you may have.
- d) If your complaint is not resolved, you will receive a progress letter after four weeks.
- e) After we have investigated your complaint, we will write to you explaining the outcome of the investigation.

HOW LONG WILL THE INVESTIGATION TAKE?

- a) We will try to handle your complaint as quickly and as fairly as possible.
- b) We will endeavour to complete our investigation within 8 weeks of receiving the complaint. If our investigations are not complete 8 weeks from the date we received your complaint, we must send you a further letter which must explain clearly that we are continuing the investigation into your complaint and explain why the matter remains unresolved.

WHAT HAPPENS AT THE END OF THE INVESTIGATION?

Within seven business days of completion of our investigations we will send you a letter explaining the outcome of the investigation and giving details of any offer of settlement which we are prepared to make.

WHAT IF I AM NOT SATISFIED WITH YOUR DECISION?

If, for any reason, you are not happy with the decision reached by Abbey Life, we will provide you with details of the alternative complaints resolution service provided by the Financial Ombudsman Service.