



Scottish Mutual International Limited
Styne House
Upper Hatch Street
Dublin 2
Ireland

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Customer Relations – Complaints Procedure

We are serious about customer service – if you have a problem, we are here to help.

We can help

We want to provide a top class customer service, however sometimes we make mistakes. This leaflet tells you the steps we will take to resolve it.

Our promise to you

We will investigate your complaint thoroughly and fairly, and will keep you fully informed of our progress.

How to contact us

Complaints Executive, Resolution (Ireland) Ltd, Styne House, Upper Hatch Street, Dublin 2.

We will let you know within 5 working days that we have received your complaint and will try our very best to deal with it within 4 weeks. If we need a bit more time, we will aim to send you the Company's final response within 8 weeks of receiving your original complaint.

Next steps

In the unlikely event we have been unable to fully resolve your complaint, or have not sent you a final response after 8 weeks from receiving your complaint, we will write to you again and let you know why we have not been able to resolve your complaint and when we expect to complete our investigation.

Depending on the nature of your complaint, and if you are unhappy with the outcome of our investigation, you may refer your complaint to the Financial Services Ombudsman at 3rd Floor, Lincoln house, Lincoln Place, Dublin 2 (1890 88 20 90); email: enquires@financialombudsman.ie; Website: www.financial-ombudsman.ie. Alternatively, if your complaint is regarding the administration of your pension, you may refer your case to the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2, Website: www.pensionsombudsman.ie

In order to have The Ombudsman investigate your complaint and make a decision, you will first require a 'final response' letter from us. This will be issued on request when our own complaints procedures have been fully exhausted.

Other information

Employing a third party complaint handling firm or a solicitor or financial adviser will not affect how we review your complaint. Please note we do not charge you to investigate your complaint and we will not be liable for any costs incurred if you do decide to employ a third party to handle your complaint.