

*Complaints are important feedback for us and we welcome all feedback to change and improve how we provide service to our clients*

*“There is always room for improvement, no matter how long you have been in the business” Oscar De La Hoya*

### To make a complaint to us:

The Firm would ask that all complaints are made in writing to the firm by letter or by email for the purposes of record keeping and ease of understanding the issue that has arisen.

Please send your complaint in writing or by email to: [complaints@cfmgroup.ie](mailto:complaints@cfmgroup.ie) or Compliance Department, CFM Group, Insurance House, 62a Terenure Road North, Terenure, Dublin 6W D6WCF54

### Our Aim should a complaint arise:

- ✓ To deal with and respond to all complaints in a courteous, timely and fair manner
- ✓ To endeavour to address the specific issues raised by you and where appropriate to update our procedures to avoid re- occurrence of problems.
- ✓ To endeavour to achieve a situation where you feel we have addressed the complaint, but if you remains dissatisfied with the outcome of our efforts, to ensure that you are notified of the right to refer the matter to the Financial Services Ombudsman or Pensions Ombudsman.
- ✓ When an oral complaint is received from you we must offer the consumer the opportunity to have this verbal complaint dictated to ensure we get an accurate account of the complaint and in addition the opportunity to have your complaint handled in accordance with our complaints process (which is summarised below & in our terms of business).

### Complaint received & resolved within 5 business days:

- Where we have a received a complaint from our client either verbal or written and this complaint has been resolved to our client’s satisfaction within 5 business days we must maintain a record of the complaint.
  - ✓ Email a summary of the complaint to the nominated complaints person including the outcome of the complaint and the resolution offered to the customer.
  - ✓ Record a summary of the complaint on the customers file remembering that notes left need to be appropriate notes only

Complaint received & not possible to resolve within 5 business days:

- 1) Where it has not been possible to resolve the complaint to our clients satisfaction within 5 business days we will move to apply our full complaints procedure as detailed below.
- 2) A written acknowledgement of the complaint will be sent to client not later than 5 business days of the complaint being received by the firm.
- 3) The customer will be provided with the name of the individual in the firm appointed to deal with their complaint.
- 4) The customer will be provided with written updates on the progress of the investigation of their complaint every 20 working days.
- 5) The customers' complaint will be actively investigated and a comprehensive response will be sent to them not later than 40 business days of receipt of the original complaint.
- 6) Where the customers' complaint has not been resolved we will inform them of the anticipated timeframe within which we hope to resolve their complaint, where possible. We will also advise our client of their right to refer the matter to the Financial Services Ombudsman or Pension Ombudsman.
- 7) Where the customers' complaint relates to one of the Insurance Company's/Product Producers with whom business has been placed by us on their behalf, we will forward the complaint to the Insurance Company/Product Producer involved. However, we will ensure that the Insurance Company/Product Producer deals with the complaint until a satisfactory conclusion is reached.
- 8) When the complaint has been fully investigated a summary letter/ email will be issued to the customer within 5 working days of completion of the investigation.
- 9) Where it has not proved possible to resolve our client's complaint and our customer remain dissatisfied with the outcome and the firm believes it cannot make any further progress on the matter, we will advise them of them that they have the right to refer their complaint to the Financial Services and Pensions Ombudsman Office, Lincoln House, Lincoln Place, Dublin 2: Tel: 01 567 7000. E: [info@fspo.ie](mailto:info@fspo.ie)
- 10) Should our customer wish to refer their complaint to the Financial Services Ombudsman, our Compliance Dept will issue our client with a formal 'final response' letter within a maximum time frame of 25 days of receipt of official notification of the request.