

Complaint handling procedure



Vhi customers are welcome to provide comments about our products and services. All feedback is viewed as an opportunity for continuous improvement of the quality of our products and services.

Any complaint, whether verbal or written will be handled efficiently, fairly and in accordance with the Consumer Protection Code 2012. The information below outlines how your complaints will be handled by Vhi.

STEP 1

We will acknowledge your complaint within **5 business days** of receipt of your complaint. In our letter we will inform you of the name of the individual(s) appointed by us to be your point of contact until either the complaint is resolved or cannot be progressed any further.

STEP 2

We will investigate your complaint and endeavour to send a final response letter to you within **40 business days** of receipt of your complaint. However we will provide you with a written update on the progress of our investigation at intervals not greater than **20 business days** from receipt of your complaint.

STEP 3

If we have **not resolved** your complaint to your satisfaction within the **40 business days** period we will inform you of the **anticipated timeframe** within which we either hope to resolve your complaint or communicate our final decision regarding your complaint. We will also inform you of your right to refer your complaint to the **Financial Services & Pensions Ombudsman** (contact details below).

STEP 4

Within **5 business days** of the completion of our investigation of your complaint, we will advise you in writing of the outcome and we will explain clearly the terms of any offer or settlement made where applicable. In addition we will inform you of your right to refer your complaint to the Financial Services & Pensions Ombudsman (contact details below).

Financial Services & Pensions Ombudsman

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Telephone (01) 567 7000

Email info@fspo.ie

Website www.fspo.ie