

# Complaint Handling Procedure



Vhi members 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 2025.

The information below outlines how your complaints will be handled by Vhi.

## Step 1

If your complaint is not resolved within **5 working days**, we will send you a written acknowledgment within that timeframe. This will include the name of the person handling your complaint, who will act as your point of contact until the matter is resolved or no further progress can be made.

## Step 2

We will investigate your complaint and endeavour to issue a final response within **40 working days** of receiving it. While the investigation is ongoing, we will keep you informed by providing written updates at intervals of no more than **20 working days** from the date we received your complaint.

## Step 3

If we have not resolved your complaint to your satisfaction within **40 working days**, we will inform you of the **expected timeframe** for either resolving your complaint or providing our final decision. We will also advise you of your right to refer the matter to the **Financial Services and Pensions Ombudsman** (*contact details provided below*).

## Step 4

Within **5 working days** of completing our investigation, we will notify you in writing of the outcome. Where applicable, we will clearly explain the terms of any offer or proposed resolution. We will also remind you of your right to refer your complaint to the **Financial Services and Pensions Ombudsman** (*contact details provided below*).

### Contact Details:

**Financial Services & Pensions Ombudsman**  
Lincoln House, Lincoln Place, Dublin 2, D02 VH29

**Telephone** (01) 567 7000

**Email** [info@fspoi.ie](mailto:info@fspoi.ie)

**Website** [www.fspoi.ie](http://www.fspoi.ie)