

We're here to help

At SunLife we're committed to providing good customer service. However, we understand there may be times when we don't meet your expectations. We place great value on your feedback, and that's why we want you to let us know straight away if you're unhappy.

If you need to make a complaint

We'll aim to resolve your complaint quickly and efficiently. We want to:

- Make it easy for you to tell us about your complaint
- Carry out a full investigation
- Consider our decision carefully
- Explain our conclusions to you clearly
- Ensure you're treated fairly
- Learn from our mistakes

How to make a complaint

We want to make it easy for you to contact us in a way that suits you. If you are dissatisfied with our service, you can let us know by:

- Telephone: 0800 008 6060* (Lines open: Mon-Fri, 8am-8pm)
- In writing: Customer Care Team, SunLife, PO Box 1395, Peterborough, PE2 2TR
- Online: www.sunlife.co.uk/contact-us

*As part of our commitment to quality service, telephone calls may be recorded

Please provide us with your name, address and policy or reference number together with full details of your complaint.

Whichever way you choose to get in touch, a fully trained member of staff will deal with your complaint.

How soon will we deal with your complaint?

We will always contact you within five working days of receiving your complaint. This will be with a full reply if we have completed our investigation. If we have not yet completed our investigation, we will send an acknowledgement letter, which will tell you:

- Who will be dealing with your complaint
- When we will contact you again

If we've sent you an acknowledgement letter, we'll respond to your complaint as soon as possible.

If your complaint is particularly complex, we may need time to investigate it. If this is the case, we will contact you again four weeks from the date we received your complaint, and again at eight weeks from the date we received your complaint. We aim to resolve all complaints by this time.

We try to resolve all complaints to your satisfaction. However, if you're unhappy after receiving our final response, or we haven't resolved your complaint eight weeks after you first told us about it, you have the right to refer your complaint to the Financial Ombudsman Service (FOS).

If you wish to refer to the Ombudsman, you must do so within six months of the date of our final decision letter. If you don't refer your complaint in time, the Ombudsman won't have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

You can contact the Financial Ombudsman Service (FOS) at:

- The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
- Telephone: 0800 023 4567
- Website: www.financial-ombudsman.org.uk

Further information

If you've employed a third party to help you with your complaint, any redress due will be paid to you.

If you're thinking of using a third party to help you with your complaint, but haven't yet entered into an agreement, you should make sure that you're aware of the costs involved. The fees for using this kind of service will effectively reduce any amount you may be due following the outcome of the investigation of your complaint.