

# We're here to help

At SunLife we're committed to satisfying your needs every time. However, we do understand there may be times when we don't do this. We place great value on your feedback, that's why we want you to let us know straightaway 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\*  
Email: [contactus@sunlife.co.uk](mailto:contactus@sunlife.co.uk)  
In writing: Customer Care Team  
SunLife  
PO Box 1395  
Peterborough  
PE2 2TR

\*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.

Which ever way you choose, a member of staff fully trained in complaint handling will deal with your complaint.

## How soon will we deal with your complaint?

We'll contact you initially within five working days of receiving your complaint. We'll either send a full reply or 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 more fully. In these cases, if we've not sent you a full response within four weeks of receiving your complaint, we'll contact you to let you know how our investigations are ongoing.

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 may have the right to refer your complaint to the Financial Ombudsman Service.

If we haven't responded to your complaint eight weeks after receipt, you have six months from this date to refer the matter to the Ombudsman. If you are unhappy with our final response and wish to refer to the Ombudsman, you must do so within six months of the date of our letter.

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123  
Fax: 0207 964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The European Commission has established an online dispute resolution platform known as ODR. You can register a complaint via the ODR platform here: <http://ec.europa.eu/odr>

## 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.

**SunLife, PO Box 1395, Peterborough PE2 2TR. Telephone: 0800 008 6060**

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