

YOUR COMPLAINT



Utmost is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited.

- › Isle of Man
- › Singapore Branch
- › Hong Kong
- › Middle East

We are dedicated to providing a high level of service to our customers, but we do understand that there may be times when we fall short of the high standards we aim to achieve.

This leaflet explains what you need to do if you are dissatisfied, and details what to expect from us when you complain.

HOW CAN YOU COMPLAIN?

If you do have cause to complain, you can do so in a number of ways. You can contact the complaints team directly by telephone, email, or post using the details below:

Complaints Team

Utmost International Isle of Man Limited
King Edward Bay House
King Edward Road
Onchan
Isle of Man
IM99 1NU
British Isles

Tel: +44 (0)20 3868 5300

Email: IOM.complaints@utmostgroup.com

Website: www.utmostgroup.com

WHAT HAPPENS WHEN YOU COMPLAIN?

If you do find yourself in a position where you need to complain, we are committed to making the experience as easy as possible.

We will make sure that your complaint is referred to the right person to address your concerns. This may mean that a member of the relevant administration team contacts you to try and resolve your complaint.

If a resolution is unable to be agreed, a full investigation of your complaint will be carried out by a member of the complaints team.

Your complaint will be acknowledged no later than five working days from the date it is received by Utmost International.

In our acknowledgement we will confirm our understanding of your complaint, and provide you with a reference number.

We will investigate your complaint thoroughly and fairly. We may need to request additional information from you or any other relevant third party to assist in the investigation.

When we have finished our investigations into your complaint we will provide you with a full response.

WHAT TO INCLUDE IN YOUR COMPLAINT

Please include as much detail as you can about what happened, as this will help us understand better what we can do to resolve your complaint. If possible, please provide the following information:

- › A clear description of your concern or complaint.
- › Specific facts, policy numbers and relevant documentation.
- › How you would like to be contacted (please include contact details).
- › What you would like us to do in order to resolve your complaint.

HOW LONG WILL IT TAKE?

We will aim to resolve your complaint within four weeks. However, if we are unable to complete our investigation within this time, we will contact you again to let you know when we expect to be able to reply.

If we are unable to complete our investigation within eight weeks we will contact you again with a further update. At this point if you are not satisfied with the progress made, you have the right to refer your complaint directly to the Isle of Man Financial Services Ombudsman Scheme.

WHAT HAPPENS IF YOU ARE NOT SATISFIED WITH OUR RESPONSE?

We will do everything we can to resolve your complaint but if you are unsatisfied with our final response you may refer the case to the Isle of Man Financial Services Ombudsman Scheme for review.

The Isle of Man Financial Services Ombudsman Scheme

The Slieu Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS

Tel: +44 (0) 1624 686500

Fax: +44 (0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft/ombudsman/

Utmost International - Singapore Branch

If you are a customer of Utmost International Isle of Man Limited Singapore Branch, you may also refer your complaint to the Financial Industry Disputes Resolution Centre.

Financial Industry Disputes Resolution Centre

36 Robinson Road
#15-01
City House
Singapore 068877

Tel: +65 6327 8878

Website: www.fidrec.com.sg/contact-us/

A WEALTH *of* DIFFERENCE

www.utmostgroup.com

Utmost International Isle of Man Limited Singapore Branch is registered in Singapore (UEN T08FC7158E). Registered Office address: 6 Battery Road, #16-02, Singapore 049909.

Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost International Isle of Man Limited is registered in Hong Kong as a non-Hong Kong company (BRN 14185977).

Registered Office address: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.

Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man.

Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost International Middle East Limited, registered in the Dubai International Financial Centre under number 3249.

GD-PB-05-04-OF-04-0 (Old No. 6), Gate District Precinct Building 05, Dubai International Financial Centre, PO BOX 482062, Dubai, United Arab Emirates.

Utmost International Middle East Limited is authorised and regulated by the Dubai Financial Services Authority.

ULQ PR 18910 | 04/26