

# A guide to our complaint handling procedures

At Sanlam UK each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times.

We are dedicated to providing the highest standard of service to our clients. However, we acknowledge that there may be occasions where the level of service falls below our clients' expectations. We recognise that one of the ways to help maintain client satisfaction is to ensure that all complaints are resolved promptly and effectively. Our complaint handling procedure is summarised in this guide.

## Definition of a complaint

We define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about our provision of, or failure to provide, a financial service. Certain clients, such as larger companies, trusts, pension funds and elective professionals, may not be considered eligible complainants by the Financial Ombudsman Service (FOS).

## Contacting us

Complaints team  
One Temple Quay  
1 Temple Back East  
Bristol, BS1 6DZ

T 0117 975 2290

E [complaints@sanlam.co.uk](mailto:complaints@sanlam.co.uk)

## Receiving complaints

You may contact any member of our staff with a complaint. This may be by telephone, letter, email, or in person. Every complaint is promptly reported to our complaints team, who will ensure your concerns are handled appropriately and in accordance with our complaint procedures.

- We will send you a written acknowledgement within five working days of receiving your complaint (whether made verbally or in writing or via a third party).
- Your concerns will be fully investigated and a detailed response (final response letter) issued within eight weeks of receiving your complaint.

- Should you have any concerns in the meantime, you should contact the member of staff whose name appears on the acknowledgement letter.
- In the unlikely event that no response is provided by us within the eight-week period, we will write to you to update you of our progress and inform you of your right to refer your complaint to the FOS.

If you remain dissatisfied following our final decision letter, you have the option to refer the matter to the FOS, who provide a free and independent service for consumers. Full details can be found on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If the matter is to be referred to this service, you should do so as soon as possible after our final response and certainly within six months. Outside this time period, the FOS has the discretion whether to review your complaint or not.

## Please note

You should allow us to complete our internal complaints procedure before you refer your concerns to FOS.

There are certain types of complaint which are outside the jurisdiction of this service. Before you refer the matter to them you may wish to contact them to discuss your complaint.

## Resolver

We understand that many people find complaining difficult. You may want to consider using the resolver tool which is free to use. Resolver will help you draft a letter, send it, monitor replies and help you progress your complaint to the FOS if you are dissatisfied with the response. Visit [www.resolver.co.uk](http://www.resolver.co.uk)

## Claims management companies

We will treat your complaint with the same approach whether we receive it directly from you or from a claims management company (CMC). You do not need to use a CMC and they typically charge an upfront fee or take a proportion of any compensation you may be due. By coming directly to us, you will not be disadvantaged. Alternatively, you may wish to use the resolver tool as detailed above.