



What to do if you want to **Complain**

Our pledge to you & how to get in touch	How we will resolve your complaint	What to do if you are not happy with the outcome
<p>We aim to provide great service however we do recognise that sometimes things go wrong. We're sorry if we've let you down; we are committed to improving our service and your feedback is crucial in helping us understand what's happened and what we can do to put it right.</p> <p>We are dedicated to resolving issues about our products and services in a timely and fair manner. We have a simple process in place for complaints and most issues can be resolved straightaway so please get in touch:</p> <ul style="list-style-type: none">■ By telephone: +353 1 670 7470■ By email: customerrelations@arag.ie■ In writing: Customer Relations Department, Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20.	<ol style="list-style-type: none">1. You'll have a dedicated contact to deal with your complaint.2. We will aim to resolve your complaint as quickly as possible.3. If we're unable to resolve your complaint straightaway we'll send you a written acknowledgement letter within 5 business days of receiving your complaint. (We may require further information to help us make the right decision; if we do we'll let you know.)4. If we need longer than 20 business days to review your complaint we'll let you know in writing.5. We will treat you fairly.	<p>If you are not happy with the complaint outcome or if we've been unable to respond to your complaint within 40 business days you can ask the Financial Services and Pensions Ombudsman to review your complaint.</p> <p>The Financial Services and Pensions Ombudsman is a free and independent service and is able to help in most circumstances. You can log onto their website www.fspo.ie to find out more, or contact them:</p> <ul style="list-style-type: none">■ By telephone: +353 1 567 7000■ By email: info@fspo.ie■ In writing: Lincoln House, Lincoln Place, Dublin 2, D02 VH29.