

# Customer guide to complaints procedure

## Singapore

This document applies to retail (private individual) customers only

### Who should I contact if I have a complaint or feedback?

If you have a complaint or feedback regarding our products or services, you can contact us by phone, email or write to us. Our contact details are:



**Phone:** (65) 6876 6750  
Monday to Friday between 09:00 and 17:30 local time



**Email:** [helppoint.singapore@zurich.com](mailto:helppoint.singapore@zurich.com)



**Write to:**  
Zurich HelpPoint  
Singapore Land Tower  
#29-05  
50 Raffles Place  
Singapore 048623

Our HelpPoint team will acknowledge your complaint within two working days and conduct a full investigation and respond to you with our findings within five working days. If your complaint is complex and requires more time for a full investigation, we will inform you.

### What are the next steps if I'm not happy with the response you provide?

We always aim to provide our customers with solutions that meet their expectations. However, we recognise that we may not always be able to reach an agreement with you. If this is the case and you remain dissatisfied once you have received our response, then please let us know by contacting our Chief Executive using the contact details above. Our Chief Executive will acknowledge your complaint within two working days, review your complaint and original resolution and will work to provide a satisfactory closure to your complaint within five working days.

In the unlikely event we can't reach agreement with you, we will send you a final response on behalf of Zurich International Life and make you aware of your right to refer your complaint to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) or to the Isle of Man Financial Services Ombudsman Scheme.

### The Financial Industry Disputes Resolution Centre Ltd (FIDReC)

You can refer your complaint to the FIDReC. Their contact details are:



**Phone:** (65) 6327 8878



**Fax:** (65) 6327 1089



**Email:** [info@fidrec.com.sg](mailto:info@fidrec.com.sg)



**Write to:**  
The Financial Industry Disputes  
Resolution Centre Ltd (FIDReC)  
36 Robinson Road,  
#15-01 City House, Singapore 068877



**Website:** [www.fidrec.com.sg](http://www.fidrec.com.sg)

### The Isle of Man Financial Services Ombudsman Scheme (FSOS)

If we can't resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FSOS to formally review your case. The FSOS contact details are:



**Phone:** + 44 (0) 1624 686519



**Email:** [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)



**Write to:**  
The Financial Services Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Thie Slieau Whallian  
Foxdale Road  
St John's  
Isle of Man  
IM4 3AS



**Website:** [www.gov.im/oft](http://www.gov.im/oft)

This is a free, independent dispute resolution service for customers with a complaint against any Isle of Man based financial firm such as Zurich International Life. The role of the scheme is to settle disputes impartially and to make what they believe is a fair and balanced decision (including payment up to GBP150,000) based on the facts of each individual case. If you are unsure whether the FSOS will look at your complaint, please contact them directly for further information.

#### Channel Islands Financial Ombudsman

If you are not satisfied with how your complaint has been addressed you may wish to report the matter to the Channel Islands Financial Ombudsman (CIFO), within 6 months of receiving our final response, which may investigate further on your behalf.

The contact details of the CIFO are:



**Phone Jersey:** +44 (0) 1534 748610



**Phone Guernsey:** +44 (0) 1481 722218



**Email:** [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)



**Write to:**

Channel Islands Financial Ombudsman  
PO Box 114  
Jersey  
Channel Islands  
JE4 9QG



**Website:** [www.ci-fo.org](http://www.ci-fo.org)

#### Our commitment to customer service

We are committed to handling all complaints – on any aspect of our service – fairly, thoroughly and promptly.

Zurich International Life Limited (Singapore branch) is licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.

Telephone +44 1624 662266 Telefax +44 662038

Zurich International Life Limited acting through its Singapore branch at Singapore Land Tower #29-05, 50 Raffles Place, Singapore 048623.

Telephone +65 6876 6750 Telefax +65 6876 6751.

Registered in Singapore No. T05FC6754E.

[www.zurichinternational.com](http://www.zurichinternational.com)