

Planholder guide to complaints procedure

Corporate savings plans

Who should you contact if you 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:

Telephone: + 44 (0) 1624 691013
Between 09:00 and 17:00 hours GMT

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

Or email: helppoint.corporate@zurich.com

Or write to us at:
43-51 Athol Street
Douglas
Isle of Man
IM99 1EF

Our Zurich HelpPoint Corporate team will acknowledge your complaint within two working days and conduct a full investigation and respond to you with our findings within ten 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 you're not happy with the response we 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, please let us know by contacting our Senior Operations Manager using the contact details above. Our Senior Operations Manager 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 ten working days.

In the unlikely event we can't reach an agreement with you, we will send you a final response on behalf of Zurich International Life. Corporate Savings Plan owners in the UAE, Bahrain and Singapore also have the right to refer their complaint to the UAE Insurance Authority, the Central Bank of Bahrain and the Singapore Financial Industry Disputes Resolution Centre Ltd.

Any Corporate Savings Plan held in trust with Zurich Trust Limited also has the right of referral to the Channel Islands Financial Ombudsman.

UAE Insurance Authority

If we are unable to resolve your complaint to your satisfaction, or if you remain dissatisfied following receipt of our final response letter, you have the option to contact our local regulator in the UAE, the Insurance Authority. They will arrange to conduct an independent review of your case. The Insurance Authority contact details are:

The Insurance Authority
P.O. Box 113332
Abu Dhabi
UAE

Telephone: +971 2 499 0111

Central Bank of Bahrain

The local regulator for Bahrain is the Central Bank of Bahrain. If you are not satisfied with our response to your complaint, you should refer it, within 30 days of receiving our response, to the Compliance Directorate using the following contact details:

The Central Bank of Bahrain
P.O. Box 27
Manama
Bahrain

Telephone: +973 17 547 777
Email: compliance@cbb.gov.bh
Website: www.cbb.gov.bh

Singapore: The Financial Industry Disputes Resolution Centre Ltd (FIDReC)

If we are unable to resolve your complaint to your satisfaction, or if you remain dissatisfied following receipt of our final response letter, you have the option to contact the Financial Industry Disputes Resolution Centre using the following contact details:

36 Robinson Road
#15-01 City House
Singapore 068877

Telephone: (65) 6327 8878
Fax: (65) 6327 1089
E-mail: info@fidrec.com.sg
Website: www.fidrec.com.sg

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 six 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

Write to:
Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG

Website: www.ci-fo.org

Zurich Trust Limited is regulated by the Jersey Financial Services Commission (JFSC) for the conduct of Trust company business under the Financial Services (Jersey) Law 1998 and is regulated in Jersey under number 84679.

Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholder will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of assets held within any unit-linked funds linked to your plan.

Planholders will not have the protection of the UK Financial Services Compensation Scheme.

The International Pension Plan, International Corporate Investment Plan and/or Magnus products are/were sold through Zurich International Life. Zurich International Life is not authorised to offer insurance products for sale in the United States.

Zurich International Life Limited (Singapore branch) is registered 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.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

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

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