

Complaint management procedure

IntegraLife International Limited

At IntegraLife International we always aim to provide the highest possible levels of service. However, we appreciate that sometimes there may be occasions when clients wish to complain. We encourage this type of feedback because it enables us to put things right and to use the information gained to improve the service that we provide in the future. This procedure aims to respond in a fair and impartial way to clients and other connected parties, who express dissatisfaction about our provision of, or failure to provide, any aspect of the IntegraLife International service.

How to complain

You may complain to us in the most convenient way for you. You may raise your complaint in writing, by email or fax, by telephone, or in person. Many concerns can be resolved immediately, therefore, in the first instance, please contact us on:

Letter:	IntegraLife International Limited Second Floor 18/20 North Quay Douglas Isle of Man IM1 4LE
Telephone:	44(0)1624 654600
Email:	ilint@integralife.co.uk

What happens next?

We will fully investigate your complaint in line with our Complaints Management Policy and send you a response, which clearly details our findings and the outcome of your complaint. We will also detail the actions taken to put things right, if appropriate.

This letter is referred to as our 'final response'. We will aim to complete this process promptly and will provide you with regular updates. If we are unable to complete the process within four weeks we will write to you to explain the delay.

The Financial Services Ombudsman Scheme

If your complaint is more complicated and we are unable to resolve this within eight weeks, or if you remain dissatisfied following receipt of our final response, you may refer your complaint to the Financial Services Ombudsman Scheme.

In order for the Financial Services Ombudsman Scheme to review your complaint you must contact them within six months of the date on our final response letter.

The Financial Services Ombudsman Scheme can be contacted at:

Letter:	Financial Services Ombudsman Scheme Thie Slieau Whallian Foxdale Road St John's Isle of Man IM4 3AS
Telephone:	+44(0)1624 686500 (Opening Hours: 9am until 5pm – Monday to Friday)
Fax:	+44(0)1624 686504
Email:	ombudsman@iomoft.gov.im
Website:	www.gov.im/oft

The Isle of Man Financial Services Ombudsman Scheme is an independent dispute resolution service.

The IntegraLife International complaint process, including referral of your complaint to The Isle of Man Financial Services Ombudsman Scheme, if necessary, is offered to existing clients, potential clients and past clients free of charge.

Referring your complaint to another firm

Where we believe that another firm may be solely, or jointly, responsible for the fault alleged in your complaint, we will refer your complaint to that firm for investigation. If this occurs we will write to you to let you know that this is the case.

Where we are satisfied that we may have some responsibility for the fault alleged in your complaint, we will investigate your complaint in accordance with these procedures alongside the other firm it relates to.



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