

GUIDANCE NOTE

DEALING WITH COMPLAINTS

APPROVED FOR CLIENT USE | JANUARY 2024

If you wish to make a complaint about any aspect of our service, please make contact with us directly by email, in writing, secure message or by telephone. The information below outlines our commitment and principles when dealing with your complaint.

We all know that sometimes things go wrong. If this happens we want to put it right quickly. As a valued customer of Curtis Banks, we want you to tell us if our products, our service or your experience does not meet your expectations.

- **We only make promises we can keep.** If you feel we have not, please tell us.
- **We treat our customers fairly.** We will do everything we can to resolve your concerns. If we cannot we will tell you why and let you know what other options there are.
- **We want your feedback.** We learn from what our clients tell us and, where necessary, make changes to improve our service.

Dealing with your complaint

Our goal is to resolve your complaint at the earliest possible stage. We will acknowledge receipt of your complaint within five working days and keep in touch with you regularly. Within eight weeks of receiving your complaint, we will:

- write to you with our final decision; or
- contact you explaining why we are not yet in a position to resolve the complaint, and confirm when we will contact you again. At this point, you have the right to refer your complaint to the Ombudsman.

Appeals

If you disagree with our decision, or if you feel we have misunderstood anything, please let us know using the following contact details:

Client Relations
Curtis Banks
153 Princes Street
Ipswich, IP1 1QJ
Direct: 0370 414 7000 (call charges will vary)
Email: clientrelations@suffolklife.co.uk

Ombudsman Service

You may be able to refer your complaint to an Ombudsman if you do not accept our final decision or if you have not received a final decision letter within eight weeks from the date we received your complaint.

The Ombudsman expects clients to allow us to address their complaints before contacting them. We will let you know if you can refer your complaint to an Ombudsman.

Where your complaint concerns the administration of your SIPP, you should direct your complaint to The Pensions Ombudsman (TPO). TPO investigates complaints and disputes about the way pension schemes are run. Where your complaint concerns the marketing of our SIPPs, you should direct your complaint to the Financial Ombudsman Service.

Curtis Banks Group plc (registered number 07934492) and Curtis Banks Limited (registered number 06758825) are companies registered in England & Wales with their registered addresses at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority (number 492502). Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Tel: 0370 414 7000 Fax: 0117 929 2514. Call charges will vary. We may record and monitor calls. If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication. SL089.202402 February 2024

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Ombudsman Details

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London, E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Web address: www.pensions-ombudsman.org.uk

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London, E14 9SR

Tel: 0800 023 4567

Email: Complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk