

COFACE IRELAND COMPLAINTS PROCEDURE

Coface is authorised in France by the Autorité de Contrôle Prudentiel et de Résolution and in Ireland Coface is regulated by the Central Bank of Ireland.

Even with the best efforts possible, we know things can go wrong.

Coface is dedicated to providing our customers with the best possible service. Please follow the procedure outlined below if you are unsatisfied with any aspect of our service so that we can address and resolve your issue as promptly and effectively as possible.

So that Coface can work to resolve your complaint please use the Ireland complaints form that can be found at www.coface.uk. Simply go to the 'Contact Us' page and select the 'Make a complaint' option.

Complaints can also be raised through the dedicated complaints email address (complaint.ireland@coface.com), or through the usual Coface contact (usually an Account Manager).

When making a complaint please make sure you describe your complaint, what you expect from us, your name, address and contract details i.e. policy number(s).

On receipt of the complaint Coface will work hard to investigate the complaint and complete the following steps;

1. Acknowledge and record the complaint made
2. Investigate the complaint fully
3. Work to resolve your complaint in good time (within 8 weeks if possible)

Coface work to meet or improve upon the following times unless exceptional circumstances prevent us from doing so;

- Within 5 business days Coface will acknowledge receipt of your complaint and provide the name and job title of the individual handling the complaint.
- Within 4 weeks of receiving the complaint provide a detailed written answer to the complaint or provide an update on the progress of the complaint.
- If a final response to your complaint will not be made within 8 weeks Coface will provide more detail on the progress of the complaint and indicate when we expect to be able to provide a final response.

If you are not satisfied with how Coface Ireland are managing your complaint then please contact the dedicated Coface mediation team based at our Head Quarters in Paris by emailing mediator@coface.com

If you are a business based in the Republic of Ireland and are not satisfied with the handling of the complaint you may be eligible, depending on turnover limitations, to refer your complaint to 'The Financial Services and Pensions Ombudsman' (FSPO), whose details are below;

- The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29
- Tel: +353 1 567 7000
- e-mail: info@fsp.ie
- Website: www.fspo.ie

The FSPO website provides information about their complaints process and eligibility criteria. The criteria is currently set as a turnover of less than three million euros in the year preceding the year a complaint is made. This amount may change before this document is updated so please check to be sure.