

COFACE UK COMPLAINTS PROCEDURE

Coface UK is authorised in France by the Autorité de Contrôle Prudentiel et de Résolution and subject to limited regulation by the Financial Conduct Authority.

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 UK 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 addresses (complaint.uk@coface.com), or through your normal 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 UK are managing your complaint, then please contact the compliance manager by emailing compliance_uk@coface.com.

If you are a business based in the United Kingdom and are not satisfied with the handling of the complaint you may be eligible, depending on eligibility limitations, to refer your complaint to the 'Financial Ombudsman Service' (FOS).

FOS has a website that includes an eligibility checker tool and other useful information that can be consulted such as the information leaflet "Your Complaint and the Ombudsman".

The details for FOS are below;

- The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Tel: 0800 023 4567
- Website: www.financial-ombudsman.org.uk