

For customers

Our complaints procedure

You're at the heart of what we do

- We're constantly working to provide you with excellent customer service and we always welcome your feedback.
- Sometimes we don't get things right and when this happens, we encourage you to tell us about your concerns.
- We're committed to dealing efficiently and effectively with your complaint and we take all complaints seriously.
- We'll investigate complaints fairly, consistently and promptly to determine whether we've done something wrong and make sure the appropriate action is taken to correct any errors.
- Our commitment doesn't stop there - we record, evaluate and analyse our complaints to help us improve the level of service we give our customers.

Definition of a complaint

We use two terms to define concerns raised - both are recorded and reported on internally. Complaints are also recorded and reported to the Financial Conduct Authority (FCA) and are subject to the regulatory timelines and disclosure requirements which are covered in this procedure.

- Expression of dissatisfaction (EOD) - any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service.
- Complaints - any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service and alleges that the complainant

has suffered (or may suffer) financial loss, material distress or material inconvenience.

An eligible complainant includes any customer who uses, has used or may use our services.

How you can complain to us

You can contact us with your concerns online, by email, phone, webchat or post.

You can find our contact information at aegon.co.uk/support/complaints

Dealing with your complaint

We aim to resolve concerns immediately and at the first point of contact. For any complaints which can't be resolved immediately we aim to resolve them within four business days. On resolution of the complaint, a summary resolution communication will be issued.

If we've been unable to resolve your complaint within six business days, we'll provide you with a written acknowledgement of your complaint and include a copy of our complaints procedure. Once we've resolved your complaint, we'll issue a final resolution letter.

Keeping you informed

If we haven't fully dealt with your complaint within six business days, we'll contact you on a regular basis (at least every 20 business days) to keep you updated on our progress and if possible, let you know when we'll be able to send you a final response.

If we're unable to resolve your complaint within eight weeks, we'll contact you to explain why we're not able to provide a response and advise that you have the right to refer your complaint to the Pensions or Financial Ombudsman if you're unhappy we're still not in a position to reply.

If you're not happy with our response

If you remain dissatisfied with our response you can ask either the Financial Ombudsman Service or The Pensions Ombudsman to review it.

Complaints for other firms

Sometimes a complaint is really for another firm. In this case, we'll refer your complaint to the relevant firm within five business days. We'll also contact you to let you know we've done this and give you the other firm's contact details.

If your complaint is something the Financial Ombudsman Service or The Pensions Ombudsman can help with, we'll provide details of how to refer your complaint to them.

Complaints about overseas funds

If your complaint is about investments in an overseas fund recognised under the Overseas Fund Regime, you're unlikely to have access to the Financial Ombudsman Service for any dispute resolution in relation to that fund. It is also unlikely that the value of any assets in that fund will be protected by the UK's Financial Services Compensation Scheme.

The Financial Ombudsman Service

- You can get in touch with it free of charge after our final response or after eight weeks from the date you made the complaint to us.
- You must refer to the Financial Ombudsman Service within six months of our final decision.

You can contact the Financial Ombudsman Service at: Exchange Tower, London E14 9SR

Phone: 0800 023 4567

Calls to this number are free on UK mobile phones and landlines.

Email:

[**complaint.info@financial-ombudsman.org.uk**](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [**financial-ombudsman.org.uk**](http://financial-ombudsman.org.uk)

The Pensions Ombudsman

- You can get in touch with them free of charge.
- The Pension Ombudsman will consider complaints which are about the administration and/or management of occupational and personal pension schemes.
- Referral needs to be made within three years of when the event(s) you're complaining about happened or, if later, within three years of when you first knew about it (or ought to have known about it). There's discretion for those time limits to be extended.

You can contact The Pension Ombudsman at:
10 South Colonnade, Canary Wharf
London, E14 4PU

Phone: 0800 917 4487

Calls to this number are free on UK mobile phones and landlines.

Email:

[**enquiries@pensions-ombudsman.org.uk**](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [**pensions-ombudsman.org.uk**](http://pensions-ombudsman.org.uk)

Contact point for questions or guidance

Kate Ellmore, Head of Complaints, Aegon UK
[**Kate.Ellmore@aegon.co.uk**](mailto:Kate.Ellmore@aegon.co.uk)

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so, please consider this and don't include any personally sensitive, financial or banking information that hasn't been appropriately secured.

If your personal circumstances mean you need any additional support, or if you'd like a large print, braille or audio version of this document please visit [**aegon.co.uk/additionalsupport**](http://aegon.co.uk/additionalsupport) or call us.

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