



# What to do if you need to make a complaint

At MetLife, we're committed to providing a high standard of service. However, we recognise that sometimes problems may arise and we may fall short of your expectations or the service levels to which we aspire.

Should this happen, we'll try to resolve your complaint as quickly as possible. The first step is for us to be clear on the nature of your complaint and to identify with you what we can do to resolve the issue. The more information you can give us, the better.

## How to make a complaint

Call us on: **0800 917 0100** (9am-5pm, Monday-Friday)

Email us on: [customerservice@metlife.uk.com](mailto:customerservice@metlife.uk.com)

Write to us:

Complaints Team

MetLife, PO Box 1411, Sunderland, SR5 9RB

To help us investigate and resolve your complaint as quickly as possible, please provide the following information:

- Your name and address
- Policy number
- A clear description of your concern or complaint
- Details of what you'd like us to do to resolve your complaint
- Copies of any relevant documents
- A daytime telephone number and/or email address where we can contact you

## How we will deal with your complaint

As soon as you contact us about a complaint we will:

- We will promptly acknowledge receipt of your complaint, typically within three days, and immediately seek to resolve it. If we are able to do so within three days, we will write to you, independently or as part of our acknowledgement of your complaint, with a summary of the action we have taken to resolve it.
- After **four weeks**, if we've resolved your complaint, we'll send you a final response if we've not done so already. If we've not managed to resolve your complaint, we'll explain why we're not yet in a position to resolve the complaint and indicate when we'll make further contact.
- After **eight weeks**, if we've not provided you with a final response by this time, we'll give reasons for the further delay and indicate when we expect to be able to offer a final response. We'll also enclose a copy of the Financial Ombudsman Service (FOS) explanatory leaflet, as you may refer the complaint to the FOS if you are dissatisfied with the delay.
- Once we've fully investigated your complaint and come to a conclusion, we'll send you a final response letter, which will explain our final position. We'll also remind you that you may refer your complaint to the FOS within six months, if you're dissatisfied with our response.

Our aim is to resolve all complaints internally. If you're not satisfied with our final response to your complaint, or if eight weeks have passed since you first brought your complaint to our attention, you have the right to refer your complaint to the FOS. If you want the FOS to look into your complaint, you must contact them either after eight weeks have elapsed since you first complained to us or within six months of the date of any final response issued.

You can write to them at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Alternatively you can telephone 0800 023 4567, 0300 123 9 123 or 020 7964 0500.

Further helpful information can be obtained from visiting the FOS web site at <http://www.fos.org.uk/>

The FOS offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the FOS can look into, and further information about this can be obtained from them directly.

**0800 917 1333**

**[metlife.co.uk/](http://metlife.co.uk/)**

---

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand. MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.