ARACHAS EMPLOYEE BANEFITS COMPLAINTS PROCEDURE

Our Commitment to You

At Arachas, we take customer service seriously and we are committed to resolving all complaints as fairly and promptly as possible. We view every complaint as an opportunity to put things right for our customers, learn from their experiences, improve how we do business, and better understand if our customers are satisfied with our products and services. Your feedback helps us continuously enhance the quality of the service we provide.

What is a Complaint

For the purposes of this procedure a complaint is defined as an expression of grievance or dissatisfaction by a valid complainant as set out below, either orally or in writing, in connection with:

a) The provision or the offer of the provision of a financial service to a consumer by a regulated entity, or
b) The failure or refusal of a regulated entity to provide a financial service to a consumer."

Who Can Make a Complaint

You must be one of the following to make a complaint against Arachas:

1. a customer, whether existing or previous.
2. a surviving dependant of a customer who has died.
3. a legal personal representative of a customer who has died.
4. a widow, widower or surviving spouse or civil partner of a customer who has died.
5. any person who is contractually entitled to benefit from a financial service arranged by Arachas.
6. a person authorised to act on behalf of an actual or potential beneficiary of a financial service arranged by Arachas.
7. a person or body to whom Arachas has offered to provide a financial service.
8. a person or body who has sought the provision of a financial service from Arachas.

How To Make a Complaint

You can submit a complaint to us through any of the following channels:

Telephone:	+353 (01) 707 5880
Email:	compliance@arachasemployeebenefits.ie
Post:	The Courtyard, Carmanhall Road, Sandyford Business Estate, Dublin 18 D18X377

How We Will Handle Your Complaint

We will do our best to resolve your complaint immediately. However, if this is not possible, we will:

1. Acknowledge your complaint in writing within 5 working days of receipt and provide the name and contact details of the person who will be handling your complaint.
2. Investigate your complaint and keep you updated in writing on its progress at intervals of not more than 20 working days, starting from the date we receive your complaint.
3. Aim to resolve your complaint within 40 working days of receipt. If we do not meet this deadline, we will write to you to advise the timeframe within which we aim to resolve your complaint and of your right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).
4. Upon completion of our investigation, send you a written response of our findings and the outcome within 5 working days.

If You Are Not Satisfied

If you are dissatisfied with our response to your complaint or how your complaint has been handled, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO):

Telephone:	+353 (0)1 567 7000
Email:	info@fspo.ie
Post:	Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Website:	www.fspo.ie