

Getting it right

The M&G Customer Complaints Charter

We are sorry that you have had cause to complain to M&G. Your business is important to us and we endeavour to resolve any concerns fairly, effectively and promptly. However, some complaints are more complex than others and may take some time to investigate.

Our commitment

- We will send you a written acknowledgement of your complaint within five business days of its receipt. In some cases we will have had enough time to look into the matter and see what has gone wrong. If so, we will give you a full response in this letter
- Within four weeks of receipt of your complaint, we will inform you on the results of our investigation
- In cases of complex complaints, it may take longer to investigate or find a solution. If we are unable to resolve your complaint within four weeks of receipt, we will send you a letter explaining why we are not in a position to resolve your complaint and an indication of when we will make further contact
- If your complaint has still not been resolved within eight weeks of receipt we will send you:
 - A letter explaining why we have still not resolved your complaint with an indication of when you will hear further details from us, and
 - Details of your right to refer your complaint to the Financial Ombudsman Service

Investigating your complaint within M&G

Your complaint will be investigated by a dedicated member of staff who was not directly involved in the matter that is the subject of your complaint. They will either have the authority to settle your complaint or will have ready access to someone who has. We will also, where possible, take the appropriate action to prevent reoccurrence.

If you telephone us during our investigation and the member of staff handling your complaint is not available, then another member of our team will be more than happy to help you.

We want our customers to be happy with our service and we hope to resolve any matters quickly and to our mutual satisfaction. We welcome feedback on any aspect of our service.

The Financial Ombudsman Service

The Financial Ombudsman Service provides a free, independent and unbiased assessment of complaints referred to it. We generally regard the Ombudsman's findings as binding. You are, however, still able to take private legal action if you do not agree with the Ombudsman's conclusion.

You can contact us by writing to: Customer Relations, The M&G Group, PO Box 9039, Chelmsford CM99 2XG or by calling us free on **0800 390 390** from 08:00 to 18:00, Monday to Friday and from 09:00 to 13:00 on Saturday. For your protection calls may be recorded.

