

ICW COMPLAINTS PROCEDURE

If you need to make a complaint

At ICW, we are committed to providing exceptional service and always strive to do so. However, there may be occasions where disagreements or errors occur.

If we do end up in this situation and we haven't been able to resolve the issue informally, you may wish to raise a complaint. If this happens, ICW commits to the following:

- We will always treat you fairly and with respect;
- We will accept your complaint in whatever medium you prefer;
- We will appoint a dedicated person to manage your complaint diligently and in a timely manner;
- We will ensure that your complaint is investigated independently and impartially; and
- We will use your experience and feedback to improve our products and services.

When making your complaint it's important that you provide us with the information and points that you believe should be considered. This will help us reach a fair outcome.

What to expect

We will acknowledge your complaint with 5 business days and let you know who is handling it. We will keep you updated at least every 20 business days on how your complaint is progressing but our aim will be to resolve your complaint as quickly as possible. If we cannot do so straight away, we will issue a final response within 40 business days. If we can't provide a final response within this time, we will write to you explaining why and when you can expect a decision.

Who do I contact?

Our complaints process is overseen by our Compliance Department and there are three ways by which you can complain:

In writing:
Fitzwilliam Hall,
26 Fitzwilliam Place
Dublin D02 T292

By phone:
+35319645818

Via the web:
You can email us at info@icweurope.ie or if you are an existing customer, log on to our customer portal at <https://icweurope.ie/portal>.

Please note that our office working hours are:
Monday to Friday 9am – 5.30pm.

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Our calls are recorded and monitored to help us improve our services. Please note that by following our complaints process this will not affect your right to take legal action.

If you're unhappy with the outcome

We will do all we can to resolve the complaint in the way you would expect us to. However, if you are still unhappy with our response or we have not replied within 40 business days and your complaint has not been resolved, you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO) for an independent review.

The FSPO is a free, independent service, that investigates complaints from consumers about financial services providers. We will confirm your right to refer your complaint when we issue our final response.

Contact details for the FSPO are:
Financial Services and Pensions Ombudsman
Lincoln House,
Lincoln Place
Dublin 2 D02 VH29

Telephone:
+353 (0) 1567 7000

Email:
info@fspo.ie

Website:
www.fspo.ie

This leaflet can also be provided in alternative formats such as large print or audio, if required. Please contact us and we will be happy to arrange this for you.