

JUST.

RETHINK RETIREMENT

FOR MORE INFORMATION

Call: **01737 233297**

Lines are open Monday to Friday,
8.30am to 5.30pm

Email: complaints@wearejust.co.uk

Or visit our website for further information:
wearejust.co.uk

Please contact us if you would like this document in an alternative format.

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OUR COMMITMENT TO YOU



Just is a trading name of Just Retirement Limited ("JRL"), Just Retirement Money Limited ("JRML"), Partnership Life Assurance Company Limited ("PLACL") and Partnership Home Loans Limited ("PHLL") which are subsidiary companies of Just Group plc. JRL is registered in England and Wales, with company number 05017193. JRML is registered in England and Wales, with company number 09415215. The registered office for both JRL and JRML is Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey, RH2 7RU. PLACL is registered in England and Wales, with company number 05465261. PHLL is registered in England and Wales, with company number 05108846. The registered office for both PLACL and PHLL is 5th floor, 110 Bishopsgate, London EC2N 4AY. JRL and PLACL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. JRML and PHLL are authorised and regulated by the Financial Conduct Authority. Calls may be monitored and recorded, and call charges may apply.

If you're still not satisfied

If you're not happy with the way in which your complaint has been handled or you're unhappy with the outcome you can refer it to the Financial Ombudsman Service within the following timescales:

- If you have not received a final response from us and it has been eight weeks since we received your complaint
- Within six months of being sent your final response letter or your Summary Resolution Communication

This service was set up by law to provide consumers with a free, independent service for resolving disputes with financial firms.

The Financial Ombudsman Service can be contacted at:

Financial Ombudsman Service

Exchange Tower, London E14 9SR

Call: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Visit: financial-ombudsman.org.uk

If your complaint is to do with administration of the annuity you bought from us, you can refer it to The Pensions Advisory Service.

The Pensions Advisory Service can be contacted at:

The Pensions Advisory Service

11 Belgrave Road, London, SW1V 1RB

Call: 0800 011 3797

Visit: pensionsadvisoryservice.org.uk

Making a complaint to The Pensions Advisory Service or the Financial Ombudsman Service won't affect your legal rights.

OUR COMMITMENT TO YOU

Working harder to help you — when things don't go as planned

We aim for the highest standards of quality in the way we provide financial products and services. That's why we want you to know exactly what you're buying – and what you can expect from us.

We also understand that sometimes things don't go as planned. If things do go wrong, we're keen to quickly put them right. That's why we value your feedback and treat all complaints seriously.

Your comments, good or bad, are very important to us. They help us improve our service – and identify areas that could benefit from further development.

Our complaints procedure is designed to be fair and thorough. That's why it can take some time to review your complaint as we need to work out what's happened and fully address your concerns.

Whether your comments are about our products, customer service, or any aspect of your experience with us – we want to hear them.

And we're 100% committed to giving you the best service, every time – regardless of how you do business with us.



Our promise to you

We believe in looking after our customers. And we're committed to giving you a first class service — at all times.



What you should do if you are unhappy

The first thing to do is tell us what's gone wrong.

You can share your concerns with our staff either in person; or by phone, email, letter or fax:

Call: 01737 233297

Email: complaints@wearejust.co.uk

Fax: 01737 227113

Write to: The Quality Assurance Team at
Vale House, Roebuck Close, Bancroft Road,
Reigate, Surrey, RH2 7RU

Information we need

To help us investigate and resolve your concerns as quickly as possible, please give us (where applicable):

- your full name and address;
- a daytime phone number (where we can contact you in case of a query);
- a clear description of your concerns;
- your policy number or reference; and
- copies of any relevant documents, letters, or policies.

How we respond

Our first step is understanding what the issues are. After that, we'll work out what we can do to put things right.

If we can do this within three working days, we will. And we'll send you a letter summarising your concerns (a Summary Resolution Communication) and the actions we've taken.

What you can expect from us

If we can't resolve things within three working days, we'll send you a letter by the fifth working day to acknowledge your complaint. It'll also give you details of the person who's handling your investigation – and how to contact them.

We aim to resolve your complaint within four weeks of receiving it. If this is possible, we'll send you a final response letter. If not, we'll write to you with an explanation of what's happening and when you should expect a formal reply.

If we have still not resolved your complaint within eight weeks, we'll let you know why and we'll also let you know when we expect to be able to respond.

