

What to do if you have a complaint



Our commitment to you

We understand that sometimes things can go wrong. You're important to us, so if you've reason to complain we want to know. We'll try to resolve the complaint quickly in a professional and helpful way.

How to contact us

You can contact us by letter, phone or email.

How we deal with your complaint

The time it takes to resolve your complaint will depend on how complex it is and how much investigation we have to do. We'll always try to resolve your complaint as quickly as possible, keeping you informed of our progress.

We will:

- Acknowledge your complaint promptly within five working days of the date we receive it.
- Tell you who's dealing with your complaint so contacting us is easier. This person will be a trained complaint handler not directly involved with your case before the complaint.
- Fully investigate your complaint and send you a detailed reply about our findings. We'll clearly explain the reasons behind our decision and what action we'll take to put things right, if appropriate. We will aim to resolve your complaint by sending you a final response letter within four weeks, however, the investigation may take longer.
- Update you every four weeks if the investigation isn't complete and explain the reason for the delay.
- Advise you when we consider the complaint to be closed within the final response letter. If the complaint is not accepted, we will provide reasons for this.

What to do if you are still not happy with the outcome

We want to resolve complaints to your satisfaction whenever possible. If you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO). You must contact CIFO about your complaint within six (6) months of the date of the final response letter, or CIFO may not be able to review your complaint. You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain. You can contact CIFO at:

Channel Islands Financial Ombudsman (CIFO)
P O Box 114
Jersey, Channel Islands
JE4 9QG

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How you can contact us:



Write to us at

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1 George Street
Edinburgh
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Email us at

customer_relations@standardlife.com



Call us on

0345 279 8880

Calls may be monitored and/or recorded to protect both you and us and to help with our training. Call charges will vary.



Alternatively you can visit our website
www.aberdeenstandardcapital.com

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