Private Complaints Policy

1. INTRODUCTION

Mel Shanley T/A Quantum Life Ireland (Quantum) is committed to providing the highest level of service and offering a highly personalised and responsive service to all our clients. We value our clients' feedback, which is why we want all our clients to let us know if they are unhappy with our service or product provided.

We aim to resolve all complaints quickly and effectively. Quantum manages complaints arising in respect of its regulatory products and services in accordance with applicable regulatory requirements and the Central Bank's Consumer Protection Code. This policy sets forth the manner in which Quantum responds to your complaint.

2. DEFINITION OF A COMPLAINT

The Central Bank's Consumer Protection Code defines a complaint as "an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with:

- the provision or the offer of the provision of a product or service to a consumer by a regulated entity; or
- the failure or refusal of a regulated entity to provide a product or service to a consumer;

All complaints will be handled in accordance with the Central Bank's regulatory requirements, as set out in the Consumer Protection Code, and Quantum's Complaints Policy.

3. HOW TO MAKE A COMPLAINT

We want you to be able to complain in a way that you prefer. If you are dissatisfied with our service you may let us know by phone, email, post or in person. All complaints should be made and addressed in the first instance to the Head of Compliance & Risk.

Mel Shanley, Quantum Life Ireland, Kilminion South, Dungarvan, Co.Waterford, X35 CF65

4. HOW WILL YOUR COMPLAINT BE DEALT WITH?

If it is possible, we will try to resolve your complaint within 5 business days of receipt of your complaint. Due to the complex nature of some complaints this may not always be possible and therefore an extended time period may be required in order to satisfactorily resolve your complaint. Should this be the case, we will aim to acknowledge your complaint in writing within five business days.

We will investigate your complaint in a prompt manner and will provide you with a full response at the earliest opportunity. If your complaint is not resolved within 20 working days, starting from when the complaint was made, we will send you progress letters every 20 working days until we deem the complaint resolved. We will aim to resolve the complaint within 40 business days of having received your complaint and if not resolved within this timeframe, we will inform you of the anticipated timeframe within which we hope to resolve the complaint.

If the complaint is not resolved within 40 working days or if you are not satisfied with the outcome of your complaint, you may refer your complaint to the Financial Services and Pensions Ombudsman ('FSPO').

We try to resolve all complaints to our clients' satisfaction. Upon completion of our investigation we will notify you in writing within five business days of completing our investigation, confirming the outcome of the investigation, where applicable, the terms of any offer or settlement being made, advising you that you can refer the matter to the FSPO and include the contact details of the FSPO.

However, if you are unhappy after receiving our conclusions, you can convey your concerns to your contact in Quantum dealing with your complaint, who will in turn issue you with a Final Response Letter so that you may refer your complaint to the FSPO.

5. FSPO CONTACT DETAILS

Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo-call Number: 1890 88 20 90 Website: www.financialombudsman.ie