Mercer (Ireland) Limited Client Complaints Handling Procedure

Effective Date: May 2025

Introduction

Mercer (Ireland) Limited ("**MIL**"/"**Mercer**"/the "**Company**") acknowledges that from time to time individuals may wish to raise a complaint with Mercer to express dissatisfaction.

This procedure sets out how Mercer will deal with such complaints, with the aim of ensuring the client, potential client and member issues are dealt with appropriately and as effectively as possible. This procedure is linked to Mercer's internal Complaints Policy which is reviewed and updated on an annual basis or as required. This procedure together with the internal Complaints Policy represents the Company's commitment to ensuring that complaints are dealt with speedily, efficiently and fairly in the best interest of the client, potential client or member having regard to the regulatory obligations Mercer are required to adhere to being regulated by the Central Bank of Ireland.

What Complaints are not covered in this procedure

- Complaints that are frivolous & vexatious in nature;
- Complaints that have previously been addressed unless new information has come to light;
- Complaints that are subject to ongoing legal proceedings;
- Complaints that do not relate to Pensions Act 1990, Social Welfare and Pensions (Amendment) Act 2008, Consumer Protection Code, EU (Markets in Financial Instruments) Regulation 2017 ("**MiFID**"), EU (Insurance Distribution) Regulation 2018 ("**IDR**");
- Complaints in relation to Data Protection. Issues in relation to Data Protection are dealt with under Data Protection Acts 1988-2018.

Mercer (Ireland) Limited, trading as Mercer, is regulated by the Central Bank of Ireland.
Registered Office: The Frame, 74 Baggot Street Lower, Dublin 2 D02 XD99.
Registered in Ireland No. 28158. Directors: Sheila Duignan, John Mercer, Mary O'Malley, Patrick Healy and Cara Ryan.

What Complaints are covered by this procedure (non-exhaustive)

- Complaints relating to the servicing of pensions;
- Complaints relating to services and products offered and sold under the Consumer Protection Code;
- Complaints relating to services and products offered and sold under MiFID;
- Complaints relating to services and products offered and sold under IDR.

How do I submit a Complaint?

- An individual can submit their complaint in writing, by email, by phone or in person. The complaint can be addressed to the Consultant or the Administrator of the Pension Scheme in the first instance. Written complaints can be addressed to the relevant contact at Mercer Ireland, “The Frame, 74 Baggot Street Lower, Dublin 2 D02 XD99” or “Ground Floor, NSQ2, Navigation Square, Albert Quay, Ballintemple, Co. Cork, T12 W351”. Where a complaint is made by phone, the complainant may be requested to put their complaint in writing.

- Where a written complaint is submitted, the complainant should provide as much detail as possible.

- Upon receipt of a written complaint, the individual may be contacted by phone or email to provide additional information on the details surrounding the complaint.

What happens when I make a complaint?

Once established by the business that the complaint meets the definition of a complaint, the complaint will be recorded internally on the relevant complaints management system.

- The complaint, no matter the format in which it is received, will be acknowledged within **5 business days** of the receipt of the complaint. The complaint will be acknowledged by **letter** addressed to the complainant at the address Mercer have recorded on file. In some **exceptional** circumstances, or where the complainant agrees, this letter may be attached and sent by email. This letter will include the details of the MIL employee who will be the point of contact in relation to the complaint until the complaint is resolved or until such time as the complaint cannot be processed any further.

- Where possible, the business may seek to resolve the complaint within the first 5 days of receipt, if this occurs, this procedure will not apply.

  Once acknowledged the business will formally investigate the complaint. While the investigation of a complaint is ongoing, MIL will provide the complainant with a regular update of the status of the investigation **by letter** at intervals of not greater than **20 business days** starting from the date on which the complaint was received.

- Mercer will endeavour to investigate and resolve complaints within **40 business days** of having received the complaint. Where the **40 business days** have elapsed and the complaint is not resolved, MIL will inform the complainant of the following:

    i. the anticipated timeframe within which MIL hope to resolve the complaint and;

    ii. that they may be able to refer the complaint to an alternative dispute resolution authority.

- Within **5 business days** of completing the investigation of a complaint Mercer will notify the complainant by letter of the outcome of the investigation. This will include, where applicable, the terms of any offer or settlement being made.

What happens if I am not satisfied with the outcome of the complaint?

- If the complainant is not satisfied with the outcome of the complaint, they will be advised in Mercer's final response that they may refer the matter to the Financial Services and Pensions Ombudsman ("**FSPO**"), contact details for which have been included below:

    Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

    E-mail: info@fspo.ie

    Phone: 01 567 7000

- Complaints are managed within the front-line business functions with oversight and advisory function being the responsibility of the Compliance Function.

Should you have any queries about the procedure above, please contact the relevant Consultant/Administrator from Mercer, or, where applicable your own company's HR representative. Members may also submit a request for information or assistance online at www.justaskmercer.com or the helpdesk on + 353 1 411 8505.