

COMPLAINT HANDLING GUIDE

Although we aim to provide you with the highest standards of service, there may be occasions when our service does not meet your expectations. This guide is intended to communicate the process we will follow should you feel the need to complain.

Making a Complaint

Your complaint is important to us and we ask that it is made in the first instance to your usual Mercer contact. Alternatively you can address your complaint to:

**Compliance,
Mercer Limited,
Tower Place West,
London,
EC3R 5BU.**

**Email: CPS.Complaints.UK@mercer.com
Telephone: 020 7178 3159**

Complaint Process

We will aim to resolve your complaint efficiently and fairly. We will promptly acknowledge your complaint and keep you updated with our progress investigating it.

Your complaint will be investigated by somebody who is competent and as far as is possible, will involve an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

Where your complaint relates to a financial product or service and you meet the Financial Ombudsman Service's eligibility criteria, we will keep you regularly updated on the progress of your complaint and endeavour to issue a Final Response Letter within eight weeks of receiving your complaint. If we're unable to resolve your complaint within an eight-week period, we will write to you and let you know, where possible, when we expect to be in a position to issue our Final Response Letter

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the issue(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Final Response Letter.

Our final response will be:

- fair, clear and not misleading;
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

We will also provide you with details of your right to refer the matter to the Financial Ombudsman Service if you are eligible to do so.

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if your complaint relates to a financial product or service and:

- you are a private policyholder; or
- a natural person acting for purposes which are outside his trade, business, craft or profession; or
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million); or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint; or
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint; or
- (in relation to consumer buy-to-let business) a buy-to-let consumer; or
- a small business (has an annual turnover of less than £6.5 million and; employs fewer than 50 people or has a balance sheet of less than £5 million) at the time the complainant refers the complaint; or
- a guarantor.

Please note that if you wish to refer your complaint to the Ombudsman, this must be done within 6 months of the date of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided with your final response letter.

Further information can be found on the Ombudsman's website and within their leaflet 'Want to take your complaint further?' The address of the Ombudsman is:

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
FOS Website: <http://www.fos.org.uk/>

Telephone Numbers:

0800 023 4 567 calls to this number are now free on mobile phones and landlines

0300 123 9 123 calls to this number cost no more than calls to 01 and 02 numbers

(18002) 020 7964 1000 calls using next generation text relay

Pension Ombudsman Service

The Pension Ombudsman Service can help with a complaint or dispute about an occupational or personal pension scheme if you are:

- a member of a scheme or think you should be;
- a beneficiary - entitled to benefits from someone else's pension scheme, for example, following a divorce or the death of a member;
- an employer participating in a scheme; or
- a trustee or manager of a scheme.

The Pension Ombudsman Service can also help if you have a complaint about a decision made by the Pension Protection Fund or the Financial Assistance Scheme. The address of the Pension Ombudsman is:

The Pension Ombudsman Service (POS)
10 South Colonnade
Canary Wharf
E14 4PU

Email: servicecomplaints@pensions-ombudsman.org.uk
POS Website: www.pensions-ombudsman.org.uk
Telephone Numbers: 0800 917 4487 - calls to this number are now free on mobile phones and landline.