

Euler Hermes Ireland Complaints Procedure

Euler Hermes Ireland is a branch of Euler Hermes SA (NV), which is regulated by the National Bank of Belgium and the Belgian Financial Services and Markets Authority. We are committed to providing the highest standards of service to our customers. Should you be dissatisfied with any aspect of our performance, please follow the procedure set out below, so that we can address and resolve your complaint as quickly and effectively as possible.

- Approach your regular Euler Hermes contact (usually your Account Manager), either verbally or in writing, and provide details of your complaint, including copies of any relevant documentation. You may wish to make your complaint direct, or through your insurance broker.
- We will then promptly acknowledge and record your complaint, investigate it thoroughly, and attempt to resolve it without delay (if possible within a maximum of 40 business days from receipt).
- Unless exceptional circumstances exist, we will respond to you within the following time limits from receipt of your complaint:
 - Within 5 business days of receiving your complaint, we will inform you of the identity of the person appointed to investigate it.
 - Within 20 business days of receiving your complaint, we will either provide you with a written response dealing with all aspects of the complaint, or will inform you of our progress in investigating it.
 - If we have not provided you with a full written response within 40 business days, we will inform you of the progress of our investigations and give you an estimate of when we expect to provide you with a full written response.
 - At any time during our investigation we may request additional information in relation to your complaint.
- Should you have any concerns arising during the procedure or you are dissatisfied with how your complaint is being dealt with, you may contact:

Jekaterina Winter
Legal & Compliance
Euler Hermes UK
1 Canada Square
London E14 5DX
Tel: +44 (0)20 7860 2921
E-mail: jekaterina.winter@eulerhermes.com

If your complaint is not resolved to your satisfaction by the above process, and your business has a group annual turnover of less than €3 million, you may refer your complaint to:

The Financial Services Ombudsman Bureau
3rd Floor, Lincoln House
Lincoln Place, Dublin 2
Lo Call: 1890 88 20 90 or Tel: +353 1662 0899
E-mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

- If a complaint is raised with us via the Financial Services Ombudsman, we will deal with the complaint as follows:
 - If the complaint has not already been dealt with in accordance with our formal process as set out above, we will follow that process and advise you and the Financial Services Ombudsman of this.
 - If the complaint has been dealt with through our formal process as set out above, we will review the outcome and reply to you within 25 business days with the Final Response. If you are not satisfied with the outcome of your complaint after receiving our Final Response letter, you will have 15 business days to refer the matter to the Financial Services Ombudsman's Bureau for further investigation.

In the case of a complaint concerning an insurance broker, please contact your broker first. They will be able to advise you which regulatory body they have joined and to whom you may be able to refer your complaint.