

Customer guide to complaint procedures 客戶投訴的程序指引

This document applies to retail (private individual) customers only.

本文件只供零售客戶(個人客戶)使用。

Who should you contact in the first instance?

We can resolve many issues straight away, if you have a complaint or feedback regarding our products or services*, please contact us in the first instance. We will aim to provide you with an immediate response.

Contact details:

-  +852 3405 7150
between 9am and 5:30pm Hong Kong time.
(Monday to Friday, except public holidays)
-  helppoint.hk@zurich.com
-  25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

Our Customer Care Team will acknowledge your complaint within two working days and conduct a full investigation and respond to you with our findings within fifteen working days. If your complaint is complex and requires more time for a full investigation, we will inform you.

* If your complaint is concerning your portfolio or investment bond, please contact the Policy Administration Servicing team on +44 1624 691527 between 9am and 5pm GMT, or by email to policy.admin@zurich.com.

What are the next steps if you are not happy with the response we provide?

We always aim for the best in terms of customer service, but we recognise that we may not always be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response, then please tell us. You can refer your complaint to our Head of Customer Relations by contacting our Customer Care Team on the contact details above, who will acknowledge your complaint within two working days and aim to conduct a full investigation within fifteen working days.

In the unlikely event we cannot reach an agreement with you, we will send you a final response on behalf of Zurich International Life and make you aware of your right to refer your complaint to the Hong Kong Federation of Insurers, the Office of the Commissioner of Insurance or the Isle of Man Financial Services Ombudsman Scheme. For policies held in Trust with Zurich Trust Limited the settlor has the right of referral to the Jersey Financial Services Commission.

閣下第一時間可聯絡誰？

我們可以即時解決很多問題，您可先聯絡香港的客戶服務部，一般來說，我們可就本公司的產品或服務* 向您提供即時的回應。

聯絡方法：

-  +852 3405 7150 (辦公時間為香港時間星期一至五早上9時至下午5時30分，公眾假期除外)
-  helppoint.hk@zurich.com
-  香港港島東華蘭路18號港島東中心25-26樓

我們的客戶服務部會在兩個工作天內確認收妥您的投訴，並會在十五個工作天內進行全面的調查及作出回覆。如您的投訴過於複雜，我們會通知您，我們需要更多時間作全面的調查。

* 如您想就您的投資組合或投資債券作出投訴，請致電 +44 1624 691527 (辦公時間為格林尼治標準時間早上9時至下午5時) 或電郵至 policy.admin@zurich.com 聯絡本公司的保單管理服務部。

如 閣下未能對本公司所提供的回覆感到滿意，下一步是甚麼？

本公司致力提供最優質的客戶服務，但我們有時或未能與您取得一致的意見。如您收到我們的回覆後，仍然未能感到滿意，您可以透過以上的方法聯絡我們的客戶服務部，將您的投訴向我們的客戶關係部主管表達。他/她會在兩個工作天內確認收妥您的投訴，並盡力在十五個工作天內進行全面的調查。

如我們最後仍未能與您取得一致的意見，我們將以蘇黎世國際人壽保險名義向您發出最後的回信，通知您有關將投訴轉介至香港保險業聯會、保險業監理處、或人島金融服務申訴專員計劃的權利。若在 Zurich Trust Limited 以信託形式持有保單，則委託人有權將投訴轉介至澤西島金融服務監管委員會。

Contact details:

If relates to insurance agent, please refer to:

The Hong Kong Federation of Insurers

Address: 29th Floor Sunshine Plaza,
353 Lockhart Road
Wanchai, Hong Kong

Telephone: +852 2520 1868

Fax: +852 2520 1967

Email: hkfi@hkfi.org.hk

If relates to Independent Financial Advisor,
please refer either to:

The Hong Kong Confederation of Insurance Brokers

Address: Room 3407 AIA Tower
183 Electric Road
Fortress Hill, Hong Kong

Telephone: +852 2882 9943

Fax: +852 2890 2137

Email: info@hkcib.org

OR

Professional Insurance Brokers Association

Address: Room 2507-8
China Insurance Group Building
141 Des Voeux Road
Central HK

Telephone: +852 2869 8515

Fax: +852 2770 2372

Email: info@piba.org.hk

Office of the Commissioner of Insurance

Contact details:

Address: Office of the Commissioner of Insurance
21/F, Queensway Government Offices
66 Queensway, Hong Kong

**The Isle of Man Financial Services
Ombudsman Scheme (FSOS)**

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FSOS to formally review your case.

Contact details:

Telephone: +44 1624 686500

Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft

Address: The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Government Buildings, Lord Street
Douglas, Isle of Man, IM1 1LE

This is a free, independent dispute resolution service for customers with a complaint against an Isle of Man based financial firm such as Zurich International Life. The role of the scheme is to settle disputes impartially and to make what they believe is a fair and balanced decision (including payment up to GBP150,000) based on the facts of each individual case.

If you are unsure whether the FSOS will look at your complaint, please contact them directly for further information.

聯絡方法：

如有關保險經紀，請聯絡：

香港保險業聯會

地址：香港灣仔駱克道353號三湘大廈29樓

電話：+852 2520 1868

傳真：+852 2520 1967

電郵：hkfi@hkfi.org.hk

如有關獨立理財顧問，請聯絡：

香港保險顧問聯會

香港炮台山電氣道183號友邦廣場3407室

電話：+852 2882 9943

傳真：+852 2890 2137

電郵：info@hkcib.org

或

香港專業保險經紀協會

地址：香港中環德輔道中141號中保集團大廈2507-8室

電話：+852 2869 8515

傳真：+852 2770 2372

電郵：info@piba.org.hk

保險業監理處

聯絡方法：

地址：香港金鐘道66號
金鐘道政府合署21樓
保險業監理處

人島金融服務申訴專員計劃

如本公司在八星期內未能圓滿地解決您的投訴，或您收到本公司之最後回信後仍感不滿意，您可要求人島金融服務申訴專員正式處理有關個案。

聯絡方法：

電話：+44 1624 686500

電郵：ombudsman@iomoft.gov.im

網頁：www.gov.im/oft

地址：The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Government Buildings, Lord Street
Douglas, Isle of Man, IM1 1LE

人島金融服務申訴專員計劃提供免費及獨立的解決爭議服務，處理客戶對蘇黎世國際人壽保險等人島金融機構的投訴。此計劃旨在公平地解決爭議，並盡力就每個個案之事實作出公正持平的決定（包括支付最高達150,000英鎊的款項）。

如您不確定人島金融服務申訴專員會否處理您的投訴，請直接聯絡專員，以取得進一步資料。

Jersey Financial Services Commission

If you are not satisfied with how your complaint has been addressed you may wish to report the matter to the Jersey Financial Services Commission (JFSC) which may investigate further on your behalf.

Contact details:

Telephone: +44 1534 822000
Email: info@jerseyfsc.org
Website: www.jerseyfsc.org
Address: Jersey Financial Services Commission
PO Box 267
14-18 Castle Street, St Helier, Jersey, JE4 8TP

Zurich Trust Limited is regulated by the JFSC for the conduct of Trust company business under the Financial Services (Jersey) Law 1998 and is regulated in Jersey under number 84679.

Our commitment to customer service

We are committed to handling all complaints – on any aspect of our service – fairly, thoroughly and promptly.

澤西島金融服務監管委員會

如您不滿投訴的處理，您可向澤西島金融服務監管委員會報告有關事宜，澤西島金融服務監管委員會將為您作進一步調查。

聯絡方法：

電話：+44 1534 822000
電郵：info@jerseyfsc.org
網頁：www.jerseyfsc.org
地址：Jersey Financial Services Commission
PO Box 267
14-18 Castle Street, St Helier, Jersey, JE4 8TP

Zurich Trust Limited 受澤西島金融服務監管委員會監管，根據 1998 年《金融服務(澤西島)法》從事信託公司業務，註冊號碼為 84679。

本公司之客戶服務承諾

本公司致力對所有有關本公司服務之任何投訴，予以公平、全面及迅速的處理。

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles
Telephone: +44 1624 662266 Telefax: +44 1624 662038

Hong Kong office: 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
Telephone: +852 3405 7150 Telefax: +852 3405 7268

www.zurichinternational.com

蘇黎世國際人壽保險為 Zurich International Life Limited 的商業名稱。Zurich International Life Limited 是人島政府 Insurance and Pensions Authority 所認可，提供人壽保險、投資及保障產品。

於人島的註冊號碼為 20126C。

註冊辦事處：43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles
電話：+44 1624 662266 傳真：+44 1624 662038

香港辦事處：香港港島東華蘭路 18 號港島東中心 25-26 樓
電話：+852 3405 7150 傳真：+852 3405 7268

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