

OUR COMPLAINTS PROCEDURE



Listening to you

We're committed to providing you with a first class service at all times and we'll make every effort to meet the high standards we've set. If you feel that we've not achieved the standard of service you would expect or if you're unhappy in any way, then please get in touch.

By phone:

+44 (0) 1273 323 563, available 24 hours a day, 365 days a year

By email:

Info@bupa-intl.com

In writing:

Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

By fax:

+44 (0) 1273 820 517

We want to make sure that customers with special needs are not excluded in any way. We can also offer a choice of Braille, large print or audio for correspondence and marketing literature. Please let us know which you would prefer.

How will we deal with your complaint and how long is this likely to take?

If we can resolve your complaint within three working days after the day you made your complaint, we'll write to you to confirm this. Where we're unable to resolve your complaint within this time, we'll promptly write to you to acknowledge receipt. We'll then continue to investigate your complaint and aim to send you our final written decision within four weeks from the day of receipt. If we're unable to resolve your complaint within four weeks following receipt, we'll write to you to confirm that we're still investigating it.

Within eight weeks of receiving your complaint we'll either send you a final written decision explaining the results of our investigation or we'll send you a letter advising that we have been unable to reach a decision at this time.

If you remain unhappy with our response, or after eight weeks you don't wish to wait for us to complete our review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: Exchange Tower, London E14 9SR or contact them via email at

complaint.info@financial-ombudsman.org.uk

or call them (outside UK) on: +44 (0) 207 964 0500 or (inside UK) on: 0800 023 4 567 (calls to this number are now free on mobile phones and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).

For more information you can visit

www.financial-ombudsman.org.uk

Your complaint will be dealt with confidentially and won't affect how we treat you in the future.

Whilst we're bound by the decision of the Financial Ombudsman Service, you're not. Following the complaints procedure does not affect your right to take legal action.

The European Commission also provides an online dispute resolution (ODR) platform which allows consumers who purchase online to submit complaints through a central site which forwards the complaint to the relevant Alternative Dispute Resolution (ADR) scheme. For Bupa, complaints will be forwarded to the Financial Ombudsman Service and you can refer complaints directly to them using the details above. For more information about ODR please visit **<http://ec.europa.eu/consumers/odr>**

*Any calls to Bupa Global are recorded and may be monitored.

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