

# Customer guide to complaint procedures (for individual customers)


## 客戶投訴的程序指引(個人客戶)

At Zurich, we appreciate customer feedback at all times. We are committed to handling complaints related to our service fairly, thoroughly and promptly, to ensure delivery of high quality services.


### Who should you contact in the first instance?

If you have a feedback or complaint 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  
Office hour: 9:00 a.m. – 5:30 p.m. (Hong Kong time),  
Monday to Friday (except public holidays)

 [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@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 15 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 9:00 a.m. and 5:00 p.m. GMT, or by email to [policy.admin@zurich.com](mailto: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 recognize 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 15 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 Insurance Authority or the Isle of Man Financial Services Ombudsman Scheme. For policies held in Trust with Boal & Co Pensions (Jersey) Limited (previously Zurich Trust Limited) the settlor has the right of referral to the Channel Islands Financial Ombudsman.

蘇黎世一向樂於接受客戶的寶貴意見。我們致力公平、全面及迅速地處理對有關我們服務之投訴，以確保能夠提供更臻完善的服務。

### 閣下第一時間可聯絡誰？

若您有意見或投訴，您可先聯絡香港的客戶服務部。一般來說，我們可就我們的產品或服務\* 向您提供即時的回應。

聯絡方法：

 +852 3405 7150

辦公時間：星期一至五香港時間上午9時至下午5時30分  
(公眾假期除外)

 [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@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受您的投訴，並會在15個工作天內進行全面的調查及作出回覆。如您的投訴較為複雜，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上午9時至下午5時)或電郵至[policy.admin@zurich.com](mailto:policy.admin@zurich.com)聯絡我們的保單管理服務部。

### 如閣下未能對我們所提供的回覆感到滿意，下一步是甚麼？

我們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受您的投訴，並盡力在15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保險業監管局或人島金融服務申訴專員計劃的權利。若在Boal & Co Pensions (Jersey) Limited (前身為Zurich Trust Limited)以信託形式持有保單，則委託人有權將投訴轉介至海峽群島金融申訴專員。

Contact details:

### Insurance Authority

- ✉ Address: 19/F, 41 Heung Yip Road,  
Wong Chuk Hang, Hong Kong
- ☎ Fax: +852 3753 3812
- ✉ Email: [complaints@ia.org.hk](mailto:complaints@ia.org.hk)

### 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.

- ☎ Telephone: +44 1624 686519
- ✉ Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)
- 🖱 Website: [www.gov.im/oft](http://www.gov.im/oft)
- ✉ Address: The Financial Services Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Thie Slieau Whallian  
Foxdale Road, St John's  
Isle of Man, IM4 3AS, British Isles

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 GBP 150,000) 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.

### Channel Islands Financial Ombudsman

If you are not satisfied with how your complaint has been addressed, you may wish to report the matter to the Channel Islands Financial Ombudsman (CIFO), within six months of receiving our final response, which may investigate further on your behalf.

- ☎ Telephone (Jersey): +44 1534 748610
- ☎ Telephone (Guernsey): +44 1481 722218
- ✉ Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)
- 🖱 Website: [www.ci-fo.org](http://www.ci-fo.org)
- ✉ Address: Channel Islands Financial  
Ombudsman  
PO Box 114  
Jersey, Channel Islands, JE4 9QG

聯絡方法：

### 保險業監管局

- ✉ 地址：香港黃竹坑香葉道41號19樓
- ☎ 傳真：+852 3753 3812
- ✉ 電郵：[complaints@ia.org.hk](mailto:complaints@ia.org.hk)

### 人島金融服務申訴專員計劃

如我們在八星期內未能圓滿地解決您的投訴，或您收到我們的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。

- ☎ 電話：+44 1624 686519
- ✉ 電郵：[ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)
- 🖱 網頁：[www.gov.im/oft](http://www.gov.im/oft)
- ✉ 地址：The Financial Services Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Thie Slieau Whallian  
Foxdale Road, St John's  
Isle of Man, IM4 3AS, British Isles

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。

### 海峽群島金融申訴專員

如您不滿投訴的處理，您可於接獲我們的最後回信六個月內向海峽群島金融申訴專員報告有關事宜，海峽群島金融申訴專員將為您作進一步調查。

- ☎ 電話(澤西島)：+44 1534 748610
- ☎ 電話(根西島)：+44 1481 722218
- ✉ 電郵：[enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)
- 🖱 網頁：[www.ci-fo.org](http://www.ci-fo.org)
- ✉ 地址：Channel Islands Financial Ombudsman  
PO Box 114  
Jersey, Channel Islands, JE4 9QG

Zurich International Life is a business name of Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) which provides life assurance, investment and protection products and is authorized by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles

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蘇黎世國際人壽保險是蘇黎世國際人壽保險有限公司 (於人島註冊成立之有限公司) 的商業名稱。蘇黎世國際人壽保險有限公司為人島 Financial Services 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：Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles

電話：+44 1624 662266 傳真：+44 1624 662038

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