

SAGICOR CUSTOMER CHARTER

REVISED MAY 2013

“Our aim is to deliver an excellent experience for every Sagicor customer.”



1-888-SAGICOR (724-4267)

www.sagicorjamaica.com



COMMERCIAL BANKING | INVESTMENTS | LIFE & HEALTH INSURANCE | PROPERTY SERVICES



WHO WE ARE

We are a full service financial institution offering a wide range of products and services. Our financial solutions are designed to meet your short and long-term Life & Health Insurance, Annuities, Investment and Banking needs.

| Sagicor Bank | Sagicor Investments | Sagicor Life |
|---|--|--|
| <ul style="list-style-type: none"> — Savings Accounts — Chequing Accounts — Credit Facilities — Fx Trading — Insurance Premium Financing | <ul style="list-style-type: none"> — Asset Management — Bond Trading — Primary Dealer Services — Stock Brokerage — Corporate Trustee Services | <ul style="list-style-type: none"> — Life Insurance — Health Insurance — Unit Trust — Pension Fund Management — Property Management & Development — Asset Management |

What is the Customer Charter?

OUR Customer Service Charter outlines our commitment to delivering a high standard of customer service. It outlines the type of service that we aim to provide, how to contact us and the various means to give your feedback on how we can help you better.

- | Sagicor Bank Jamaica
- | Sagicor Investments Jamaica
- | Sagicor Life Jamaica



OUR COMMITMENT TO YOU

We are continuously working to improve our standards of service, and our relationship with you will be guided by the following principles:

ACCOUNTABILITY

- Our products and services comply with the relevant laws and regulations of the countries in which we operate.
- We will work with you to understand how our products and services work and the benefits to you and your family.

FAIRNESS

- We will act fairly and reasonably towards you in a consistent and ethical manner.
- We will establish a clear set of procedures to ensure that any issues are resolved fairly and quickly. For more details on our complaints procedure, please visit www.sagicorjamaica.com. We will tell you how to make your complaint, as well as our procedures for handling them fairly and quickly.

PRIVACY

- We will treat all your personal information as private and confidential and ensure the safety and security of the usage of your information. Your personal information will not be revealed to any unauthorised person or entity unless we are authorised by you or required by law to do so.

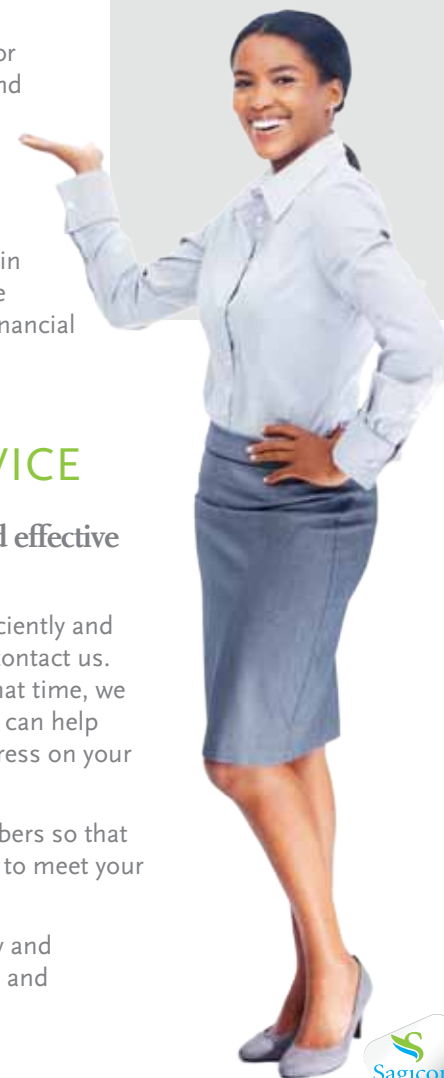
RELIABILITY

- We will work to ensure that you enjoy secure and reliable access to information systems that you can trust.
- We will innovate and continuously develop our products, services and business processes to provide you with an improved customer experience.

TRANSPARENCY

- We will provide you with clear, relevant and timely information to help you make an informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each product will be made readily available to you with all applicable fees, charges, penalties and relevant interest rates, as well as your liabilities and obligations in the use of the product or service highlighted.
- We will inform you, through various channels (e.g., internet, telephone, email or at our branches), of available products and services. We invite your feedback through these channels.
- We will exercise care to provide you with a balanced view of the benefits and risks of our products, explain critical terms to you, and ensure that the product is suitable for your needs and financial circumstances.

“We are continuously working to improve our standards of service, and our relationship with you.”



STANDARDS OF SERVICE

We will provide you with efficient and effective service by:

- Seeking to answer all your enquiries efficiently and with professionalism the first time you contact us. If your enquiry cannot be dealt with at that time, we will put you in touch with someone who can help you. We will keep you informed of progress on your enquiry.
- Training and developing our team members so that they have the right knowledge and skills to meet your needs.
- Continuously developing our technology and infrastructure to meet your expectations and changing needs.



We will be open and honest in all that we do by ensuring that:

- Information is available to you through multiple service delivery channels within and beyond our walls and within a reasonable time period.
- Our communication is jargon-free and easy to understand.
- You receive a full explanation of any decisions made and any rights that you have to appeal.
- We provide you with a consistent, efficient and error-free service.
- Accurate and secure records are maintained about you and the services you receive.

MEASURING OUR PERFORMANCE

We will ensure that the right systems are in place to tell us where we need to improve, by setting specific customer service targets and regularly measuring how we are doing against these targets. We will use a number of different ways to measure, including:

- Customer Surveys
- Mystery Shoppers
- Customer Focus Groups
- Technology
- Customer Feedback Forms



We will report regularly on how we are doing publicly through our website and our Annual Report.

Help us to help you by keeping us updated with your contact information so that we can get in touch with you on important matters.

“Setting specific customer service targets and regularly measuring how we are doing against these targets”

HOW TO CONTACT US

Our Customer Contact Centre is the best way to keep in touch with us. Please call us at 1-888-SAGICOR (1-888-724-4267).

Information on our products and services is available at www.sagicorjamaica.com. You may also apply for many of our services online. There are also facilities for emailing us through our website if you are unable to find what you are looking for.

GIVE US YOUR FEEDBACK

We want to hear from you, especially on how we may improve our products and services to meet your needs. Please fill out our Customer feedback forms which are available online and at all of our branches. Alternatively, you may email us at MyExperience@Sagicor.com or call 1-888-SAGICOR (1-888-724-4267).



TALK TO US

HEAD OFFICE:

Sagicor Life Jamaica Limited
R. Danny Williams Building
28-48 Barbados Avenue, Kingston 5
Tel: 929-8920-9

WEBSITE: www.sagicorjamaica.com

COMMENTS AND SUGGESTIONS:

MyExperience@sagicor.com

CUSTOMER CONTACT CENTRE:

1-888-SAGICOR (724-4267)

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