At Sagicor Jamaica, we are fully committed to providing an outlet for our customers to share their feedback via an effective customer feedback handling process. If you are not satisfied with the service you have received from us, we welcome your feedback as it gives us the opportunity to fix the problem and improve our service to you and to others. We also welcome your suggestions, as well as your compliments, which let us know the areas in which we are serving you well.

Give your feedback to Sagicor Jamaica:

- By telephone at 888-SAGICOR
- Our website www.sagicorja.com
- In writing to MyExperience@sagicor.com

1. Fairness

Sagicor Jamaica recognises the need to be fair when dealing with complaints. To ensure fairness when dealing with complaints, we:

- Judge all complaints on merits and facts
- Provide appropriate remedies when complaints are substantiated
- Ensure that our core values are reflected in all dealings with all customers. Our core values are:
  - Service
  - Communication
  - Respect
  - Integrity
  - Performance
  - Teamwork
  - Take all complaints seriously
  - Ensure conflicts of interest are declared and dealt with accordingly
  - Give equal treatment to all customers
  - Provide alternative/further avenues for review

2. Responsiveness

Sagicor Jamaica is committed to dealing with complaints quickly, courteously, fairly and within the following timelines:

- If your complaint is deemed easily resolved, the Team Member who is responsible for resolving your complaint will do so immediately and advise

you as soon as is practical via telephone.

- For more involved complaints that require investigation, you will receive written acknowledgment of receipt of the written complaint within 1 business day of Sagicor Jamaica's receiving it.
- You will be contacted within 3 business days of receipt of the complaint with the outcome of the investigation into your complaint. If the investigation is not complete, you will still be contacted within the 3 business days and advised of the progress of resolution your complaint.
- If the complaint is not resolved within 3 business days, the Team Member who is responsible for resolving your complaint will keep you updated on the progress of resolution at clearly stated and agreed intervals.
- If you are not satisfied with the outcome, the right to appeal and/or alternative avenues will be provided.

3. Privacy and confidentiality

All complaints will be handled in accordance with Sagicor Jamaica's Data Privacy Policy. Additionally:

- If your complaint falls under the category of Whistle-blower, it will be immediately directed to Sagicor Jamaica's Compliance Officer. This complaint is then dealt with in strict accordance to Sagicor Financial Corporation's Whistle-blower's Policy.
- Information that is provided will only be used for the purposes of investigating and resolving the complaint.
- The information may be disclosed in an anonymous format for the purposes of business improvement and reporting.

4. Accountability

The Group Client Experience Manager is responsible and accountable for the receipt, allocation and follow-up of all complaints about Sagicor Jamaica.

5. Business Improvement

Sagicor Jamaica is committed to taking action to change the underlying business processes or services where investigations reveal several customers have experienced similar circumstances that have led to them making a complaint. This is done through systematic recording, reporting and analysis of complaint trends.

6. Internal Review

If you are unhappy with the way in which your complaint was handled, or with the outcome, the Team Member to whom the complaint has been assigned for resolution can consult with an appropriate Sagicor Jamaica team member, such as Legal Counsel, for alternate resolution suggestions.

If you is still not satisfied with suggested alternatives, there are other

avenues for them to take.

7. Alternative Avenues for Dealing with a Complaint

Financial Services Commission - Handles enquires into administrative actions taken by a regulated entity.

Bank of Jamaica– Office of Consumer Complaints - ensures compliance with The Banking Services (Deposit Taking Institutions) (Customer Related Matters) Code of Conduct, 2016.

Consumer Affairs Commission - Promotes consumer protection and ethical trading and ensures that consumer protection laws are properly enforced.

Fair Trading Commission - Maintains and encourages competition in the conduct of trade, so as to provide consumers with competitive prices and product choices.