

## How To Complain?

Providence is committed to listening to our customers and dedicated to treating them fairly. We do know however that, at times, things don't always go as smoothly as we want them to. If this happens, we would like you to give us the opportunity to put things right as soon as possible.

### I have a complaint; what details do I need to submit?

The more details that you can give us, the better we will be at resolving your complaint in a timely manner. We will need your name, address, contact details, and an outline of the issue. If you are an existing customer, please provide us with your policy number too. If you have any supporting documentation, or any information that you think will assist us in our investigation, please submit copies (or clear photos) with your complaint.

### What details should I avoid sending?

Providence is dedicated to protecting your information held with us. We also recognise that some electronic means of communication can be intercepted without knowledge. We ask that you be mindful of where you send the data from, and refrain from including information that can put you or your policy at risk. For example, do not send us your password, we will never need it, or ask for it.

### Okay I have everything, who do I send it to?

Email our dedicated Complaints Coordinator, on [complaints@providence.life](mailto:complaints@providence.life)

If you prefer to use a postal service, our address is:

Providence Life Limited PCC  
Level 4, Mindspace SBI Tower,  
Cybercity, Ebene,  
Mauritius.

### What can I expect?

We will respond to you and acknowledge that we have received your complaint within three (3) working days. If we need further information, we will contact you, and we will do everything we can to resolve your complaint within thirty (30) working days.

### What if I am not happy with the outcome from Providence?

Should you feel that your complaint has not been addressed correctly, or you have not received a final response letter within thirty (30) working days, the next step would be to raise it with the Mauritius Financial Services Commission. Their process requires that you submit the complaint on a complaints form, which can be accessed from the website:

<https://www.fscmauritius.org/en/consumer-protection/complaints-handling/complaints-form>

### Contact Details of the Mauritius Financial Services Commission

The Mauritius Financial Services Commission can be contacted on the details mentioned below:

Telephone: (+230) 403-7000

Email: [mail@fscmauritius.org](mailto:mail@fscmauritius.org)

Address: Financial Services Commission,  
FSC House,  
54 Cybercity, Ebene,  
Mauritius

### What can I expect from the Mauritius Financial Services Commission

The Mauritius Financial Services Commission will review your complaint in conjunction with our final letter and conduct an independent review. They will then contact both you and Providence and make us both aware of their findings. We are unable to provide a time frame for any investigation.