



# AXA Life Europe DAC

## Customer Charter

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### Document Purpose

The purpose of this document is to set out the ALE approach to customer service management and contract outcome. The charter will be made available to customers, employees and other interested stakeholders.

### About AXA Life Europe

AXA Life Europe ("ALE") is a dedicated provider of guaranteed life insurance savings products. We are part of the global AXA Group, one of the world's largest insurers. Our mission to help our customers achieve the financial security sought when they took out their policy. We led the market in innovation developing savings products which offer valuable financial guarantees. We are committed to professional customer service and ensuring the outcome of your product is in line with your expectations when you took out the policy based on the contractual terms.

Our Customer Charter sets out our commitment to provide customers with a high level of customer service and the contractual outcomes expected at policy inception.

ALE is based in Dublin, Ireland and has substantial operational and financial resources at its disposal to ensure customers receive customer service and outcomes in line with expectations. We deploy our resources in a manner which is prudent to ensure the company is resilient and durable for the long term in line with the expected life of our policy portfolio.

### Financial Strength

You can access our latest publicly available Solvency and Financial Condition Report [here](#). This sets out ALE's profile, our financial strength and business performance. It is published annually. ALE is prudentially regulated by the Central Bank of Ireland and by local regulators for conduct of business in each market. Links to each of these can be found below: -

CBI (Ireland) – [www.centralbank.ie](http://www.centralbank.ie)

BaFin (Germany) – [www.bafin.de](http://www.bafin.de)

FCA (UK) – [www.fca.org.uk](http://www.fca.org.uk)

ACPR (France) – [www.acpr.banque-france.fr](http://www.acpr.banque-france.fr)

DGSFP (Spain) – [www.dgsfp.mineco.es](http://www.dgsfp.mineco.es)

IVASS (Italy) – [www.ivass.it](http://www.ivass.it)

ASF (Portugal) – [www.asf.com.pt](http://www.asf.com.pt)

If you are unhappy with your product or the service which you receive from ALE, in the first instance you can contact us to discuss the issue. If you are unsatisfied with the outcome of this you can enter our complaints process. Following that you may refer the matter for consideration by the Financial Services and Pensions and Ombudsman ([www.fspo.ie](http://www.fspo.ie)).

### Customer Services

Our customer services teams are trained and experienced and are provided with the systems and capacity to ensure you always receive the level of service you expect from us.

Our customer-facing teams provide service to the following groups: -

- Our customers/ Policyholders

- Our customers' advisors
- Third parties e.g. solicitors / executors

### Our Commitments

ALE is committed to providing customer outcomes and experience in line with your expectations. Customer Service in ALE is currently provided by a mixture of inhouse and outsourced policy administration teams.

Our 7 customer service principles are aligned with the AXA Group's 10 Customer Commitments<sup>1</sup>: -



### 1. Transparency and Fairness

- Our business dealings with you will be conducted with integrity and honesty and we will treat you fairly.
- We will put the necessary policies and procedures in place to prevent and manage conflicts of interest.

## 2. Customer Needs

- ALE products were sold via various distribution channels. A key aspect of the product design process was to ensure product features met customer needs with regard to planning for their future.

## 3. Prompt service response

- At all times we will communicate with you in a clear and accurate way.
- We will process all requests in a timely manner and to agreed service levels defined for each market we operate in.
- We will respond to your queries with accurate and up to date information, when you need it.
- We will pay all valid claims promptly.
- We endeavour to make it as easy as possible for you to contact us by email, phone, post or via online portal where one is available<sup>1</sup>.
- We will at all times observe our legal and regulatory obligations to our customers and especially so when it comes to dealing with and monitoring complaints.

## 5. Collaboration with trusted partners

- If and where we use a third party on our behalf to support us with our customer service processes, we ensure that appropriate contractual and governance arrangements are in place to ensure you receive the highest standards of service.

## 8. Continuous Improvement

- We regularly identify ways to improve the quality of service provided e.g. by leveraging root cause analysis of complaints, preventive measures for operational incidents, internal and external audit findings and policyholder surveys. We also have in place internal reporting mechanisms and regularly monitor compliance with service levels

## 9. Data protection

- We will take care when handling the personal data, you have entrusted to us.
- We will respond to any data requests promptly and accurately.
- For more details on ALE's privacy policy please click [here](#).

## 10. Quality of Service Delivery

- Our aim is to consistently deliver a high level of quality that you are entitled to receive.
- We will provide clear, fair and consistent responses to all complaints in a timely manner limiting at all times the use of technical terms.
- We will accept without delay if the complaint is clearly the responsibility of ALE to resolve.

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<sup>1</sup> Only available for certain lines of business

- Where possible and if there is a dispute, we will seek to find a solution that is acceptable to the Customer and ALE.