Our Complaints Handling Process

Introduction

Our commitment to ensuring our products and services meet your expectations means we value your feedback regarding how we are performing. If we make a mistake, or our service doesn't meet your expectations, we want to know.

Points to remember when raising a complaint

We understand the frustration our customers feel when something goes wrong. We will look to you to provide all relevant information; including identifying the issue and the solution you are seeking.

In turn, we will do our best to resolve your issue professionally, efficiently and fairly and keep you informed of our progress. Respect and cooperation are expected from customers and by our representatives across all interactions during the complaint resolution process.

Confidentiality

We will treat your complaint in a confidential manner and consistent with the Australian Privacy Principals. Should you not wish to have your complaint information shared with particular staff or representatives we will respect and adhere to such requests where reasonably practicable to do so.

Complaint Lodgement and Assistance

You can lodge a complaint with us via phone, email, any applicable social media channel we use or in person. Should you require assistance in lodging your complaint we are happy to provide whatever reasonable assistance may be required such as an interpreter etc.

Step 1 – Customer Service

Your designated Account Manager / Service Officer is your first point of contact for raising complaints or providing feedback. Talk to our representative involved with your complaint and they will do their best to help resolve any issue you may have.

This can be done by contacting the relevant representative using their current contact details. Our representatives will also be more than happy to make an appointment at a convenient time and location to meet with you to discuss your complaint with them.

Receipt of your complaint will be formally acknowledged within 24 hours or as soon as practical. If the complaint is resolved to your satisfaction within 5 days,

then we will consider the complaint resolved and no further action or correspondence will be required from you or us.

Where our staff or representatives are unable to resolve the complaint within 5 days, they will refer the matter to our IDR process as per Step 2 below and advise you accordingly.

STEP 2 INTERNAL DISPUTE REVIEW (IDR)

If we are unable to resolve your complaint to your satisfaction within 5 days as per Step 1 above or:

- You are not satisfied with the response to your complaint or feedback from Step 1; or
- Do not wish to have the matter handled by our Representative that was involved in the initial cause of your complaint because they may be the subject of the complaint, you can contact our Complaints Officer.
- For any reason You wish the complaint to be handled by our IDR process

The matter will be handled by our IDR process. Once a complaint is referred to our IDR process, our Complaints Officer will be the person responsible for handling and resolving the complaint.

Our Complaints Officer who will work closely with you to resolve any complaint you may have quickly and amicably. Our Complaints Officer will be more than happy to provide any reasonable assistance you may require or request in lodging or supporting your complaint.

Where your complaint had not gone through Step 1, our Complaints Officer will formally acknowledge the complaint within 24 hours or as soon as practical. It is our objective to have all complaints raised with our Complaints Officer resolved within 21 days of your initial contact with Us.

Contacting the Complaints Officer can be done by phoning our office and asking to speak to the Complaints Officer, writing or emailing us requesting the Complaints Officer address your concern. The Complaints Officer will also be more than happy to make an appointment at a convenient time and location to meet with you to discuss your complaint with us.

Our Complaints Officer is responsible for investigating the circumstances giving rise to the complaint, looking at what if any remedies may be reasonable in the circumstances, negotiating a resolution with you and confirming any resolution in writing with you.

As part of the IDR process, we will provide you with a formal IDR response within 30 days, outlining what decision that we have made in regard to your complaint and the reasons for this and detail what steps or actions we have put into place to resolve your complaint.

STEP 3 – EXTERNAL DISPUTE RESOLUTION – EXTERNAL CONSULTANTS

If you are not satisfied with the resolution offered by our Complaints Officer, you have the option of having your complaint reviewed by our independent external consultants who provide a free and impartial review to reach an outcome that is fair to both you and to us. Their contact details will be provided upon request.

STEP 4 – EXTERNAL DISPUTE RESOLUTION - AFCA

If you are still not satisfied with the outcome of your complaint, your complaint may be able to be reviewed by the Australian Financial Complaints Authority (AFCA). AFCA will typically be able to assist the vast majority of our clients with an unresolved complaint however please be mindful that:

- There are time limits for lodging a dispute with AFCA. In most cases, you have two years to lodge a dispute with AFCA from the date of our final response.
- Typically AFCA will only address complaints from individuals and small businesses involving home, contents, personal property, boat insurance, small business and residential strata insurance and will not address matters where legal proceedings have commenced.

Please note that before AFCA can investigate and assist you with your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne VIC 3001

Phone: **1800 931 678**

Email: info@afca.org.au

Internet: afca.org.au