

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 is 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 Principles. 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.

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 phoning, writing or emailing 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.

STEP 2 COMPLAINTS OFFICER

If 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, or in fact may be the subject of the complaint, you can contact our Complaints Officer.

Our Complaints Officer 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.

It is our objective to have all complaints raised with our Complaints Officer resolved within 21 days of your initial contact with the Complaints Officer.

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.

STEP 3 – EXTERNAL DISPUTE RESOLUTION

If you are not satisfied with the resolution offered by our Complaints Officer, you can have 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

If you are still not satisfied with the outcome of your complaint, you can contact 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 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