

# Complaints Handling Procedure

Our commitment is to provide you with outstanding service, however, we understand that sometimes this is not always the case.

To meet the conditions of our AFS Licence and as part of the Insurance Brokers Code of Practice (the Code) obligations, we are also committed to the fair, transparent and timely resolution of complaints and disputes. We have in place an internal disputes resolution process and if you are unhappy with any of our services please lodge your complaint in writing or contact our Complaints Manager on the details below:

**Complaints Manager:** Michael Jools

**Address:** Level 10, 45 Clarence Street, Sydney NSW 2000

**Telephone:** +61 498 469 065

**Email:** michael.jools@aucbroking.com.au

Extra support, for communication barriers such as language or disability, are available if required.

You can also lodge any alleged breach of the Code with us.

## Our Internal Disputes Process

In the first instance contact the person who initially assisted you, and tell them about your problem or issue, they will do their best to resolve it. If they are unable to resolve the matter, they will refer it to our Complaints Manager and provide you with their details. If you'd prefer not to deal with them directly please contact our Complaints Manager on the details above.

Our Complaints Manager will acknowledge your complaint within one (1) business day of us receiving it. When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation. We generally try to resolve all complaints within five (5) business days. If your complaint is not resolved within this period, we will keep you informed of our review progression on a regular basis, at least every ten (10) business days.

We will provide a formal Internal Dispute Resolution response, detailing the outcome of our review and reasons for any decisions we have made, if:

- We haven't been able to resolve your complaint to your satisfaction within five (5) business days after it was first received
- You have requested a response in writing, or
- Your complaint is about financial hardship, a declined claim or the value of a claim.

Where a formal Internal Disputes Resolution response is not required, we will confirm the actions we have taken to resolve your complaint in writing to you.

We will resolve or provide the final outcome of your complaint within thirty (30) calendar days from when we first received it. If you are unhappy with our decision or in the unlikely event we cannot resolve a complaint within a maximum of thirty (30) calendar days, we will inform you of the reasons for the delay and options available to you such as external review options.

## External Dispute Resolution

Austbrokers Corporate is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

### Australia Financial Complaints Authority (AFCA).

**Mailing address:** Australian Financial Complaints Authority, PO Box 3, Melbourne, VIC 3001

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)