

FREQUENTLY ASKED QUESTIONS

Our complaint resolution process

- Receive & assess** When we receive a complaint we read or listen carefully. We may ask further questions to check we understand your concerns.
- Acknowledge** If we can't resolve your complaint within 2 business days we will write to you to acknowledge we have received it and let you know when we expect to provide you with a response.
- Investigate** We gather information about your complaint from relevant areas. We may need to contact you for more details or to clarify important points.
- We also investigate potential options available to resolve the complaint issues.
- Our Response** We review the information to work out a fair response to your complaint. We then write to you to confirm:-
- Our response to your complaint.
 - The key information upon which our response is based.
 - Any action we propose taking to resolve the complaint.
- Your review** Please read our response and tell us if you believe it to be fair, if you want to provide additional information or if would like to discuss it further.
- If you agree to our response and the action proposed we may ask you to confirm this in writing before proceeding.
- Or, you may disagree with our response – please let us know what you are not happy with so we can consider fully your position. If you provide us with any additional information to consider we will review this also.

External review (if required)

If you don't accept our response you can refer to Australian Financial Complaints Authority (AFCA) - an external dispute resolution scheme able to review your complaint. Their contact details are:-

Australian Financial Complaints Authority
(AFCA)
GPO Box 3,
Melbourne VIC 3001
Ph: 1800 931 678 Fax: 03 9613 6399

Please note that the Service will not consider complaints until we have had the opportunity to investigate and resolve your complaint directly with you.

If AFCA accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and us to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to an independent recommender for a non-binding determination.

If you are not satisfied with our response

Please tell us if you are not happy. That way we can work with you to resolve the complaint to your satisfaction.