

## COMPLAINTS POLICY

# HOW TO MAKE A COMPLAINT



### IF OUR MEMBERS ARE UNSATISFIED WE WANT TO HEAR ABOUT IT.

We'll take your complaint seriously and aim to resolve it in a respectful, fair and reasonable way as quickly as possible. Providing reasonable assistance during the process will help us to resolve the complaint more efficiently.

#### OUR COMPLAINTS PROCESS

1. You can tell us about your complaint by calling Customer Care on **131 274** (from New Zealand please call **09 366 7670**), using our [web form](#) or otherwise by emailing [customercare@asg.com.au](mailto:customercare@asg.com.au).
2. If you are deaf, or have a hearing or speech impairment, you can contact us through the National Relay Service at [www.relayservice.gov.au](http://www.relayservice.gov.au)
3. Submit details of what has happened and how you think it could be fairly resolved. Any personal information you provide, including your name and contact details will be collected in accordance with our [privacy policy](#)
4. You can make an anonymous complaint however it may be more difficult for us to investigate and therefore may take more time to resolve. You can also authorise a third party, such as a friend or family member, a legal representative or financial counsellor, to talk to us on your behalf.
5. We will acknowledge your complaint once it has been submitted and will keep you updated if we are unable to resolve it immediately.

#### TIMEFRAMES

We aim to resolve all complaints as quickly as possible. If we are unable to address your complaint immediately, we'll get back to you with an initial response within 5 business days.

Some complaints require more investigation. If this happens with your complaint, we'll provide a written response within 30 days of receiving your complaint. We'll also keep you informed of our progress.

If your complaint can't be resolved within that time frame, we will explain why.

#### EXTERNAL COMPLAINTS RESOLUTION

As a financial services business, we are a member of the Australian Financial Complaints Authority (AFCA), which provides free external dispute resolution services to consumers. If your complaint is not resolved to your satisfaction, you can refer the matter to AFCA.

#### AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

GPO Box 3, Melbourne VIC 3001

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

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

Phone: **1800 931 678**

If your unresolved complaint is about privacy, you should contact The Office of the Australian Information Commissioner rather than AFCA.

#### OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER (OAIC)

GPO Box 5218, Sydney NSW 2001

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Phone: **1300 363 992**