



## Internal Complaints Handling Policy

### What is a complaint or dispute?

A complaint is an expression of dissatisfaction with a product or service provided by a licensee accompanied by an expectation that the licensee will correct the situation and prevent it from happening again.

It is up to our company to satisfy a dissatisfied client by fixing a service or product breakdown. If the client is not satisfied by our response to the complaint, it may then become a dispute. Whether or not the complaint actually becomes a dispute is ultimately decided by the client. The client may decide to accept our response, or the client may decide that they want the issue treated as a dispute under the terms of our process. Disputes that are not resolved need to be referred to an external dispute resolution scheme (IBD).

Complaints represent an opportunity to obtain feedback from clients about a product or service experience. Complaints can also provide valuable insight into the ways we can rapidly (and perhaps inexpensively) change products, service style and market focus to meet our clients needs, maintain their confidence and continuously improve your service and relationships. So, we encourage staff to treat complaints as a marketing opportunity - not a nuisance or a cost.

### TIP

A dispute is a complaint which is not satisfied and is pursued by the client.

What we can learn from a complaint?

Complaints are, in fact, a valuable and important part of ongoing business relationships. They provide a flag to potential problems and difficulties, and a repetition of complaints can indicate a systemic problem that needs immediate attention.

Prompt resolution of complaints is a good indicator of whether, generally, the organisation is cohesive and presenting the best possible image to clients and prospective clients.

### Obligation

Austgroup Insurance Brokers subscribe to the Insurance Brokers Code of Practice and are a member of the Australian Financial Complaints Authority (AFCA). As part of the Code obligations, we are committed to the fair, transparent and timely resolution of disputes. If you are unhappy with any of our services please lodge your complaint in writing or contact our Complaints Manager Mr Frank Starvaggi. You can also lodge any alleged breach of the Code with us.

We will acknowledge your complaint in writing and genuinely attempt to resolve your complaint fairly and efficiently within 20 days through our internal disputes resolution system.

Specific contact details are as follows:

Mr Frank Starvaggi

Austgroup Insurance Brokers

- Post: PO Box 522 NORTHBRIDGE WA 6865
- Phone: 08 9227 9473
- Email: [frank.starvaggi@austgroup.com.au](mailto:frank.starvaggi@austgroup.com.au)

We will keep you informed about how we handle your complaint and provide you with reasons for our decisions. If we require further information to determine or resolve your complaint, then

we will inform you of this and agree with you on an appropriate time frame, keeping you informed of the progress.

If your complaint cannot be resolved to your satisfaction within 20 business days, you have the right to refer the matter to Australian Financial Complaints Authority (AFCA) for further consideration and/or review. AFCA is an ASIC-approved external resolution service accessible to clients free of charge. External dispute resolution schemes must be approved by ASIC. A list of approved schemes is published on the ASIC site.

AFCA contact details are as follows:

- Post: GPO Box 3 MELBOURNE VIC 3001
- Phone: Toll Free: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)

An online complaint form is also available at the AFCA website at [www.afca.org.au](http://www.afca.org.au). The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

### Commitment

Austgroup Insurance Brokers is committed to the efficient resolution of complaints received in relation to the services that are offered by our organisation, and its representatives and staff. Austgroup Insurance Brokers understands that complaints can be a valuable source of information and can assist in our organisation to improve the manner in which we deal with our clients. Therefore, all current complaints will be reviewed at a quarterly Compliance Meeting to ensure systemic problems are addressed and are prevented from recurring in the future. Austgroup Insurance Brokers recognises the importance of the claims handling process. It is important that any complaints are handled in the correct manner in order to protect the reputation of our organisation, representatives and staff and to build client confidence in us as a financial advice provider. Our complaints handling procedure will be reviewed on an annual basis to ensure that it continues to address requirements.

Remedies may include full or partial fee refunds, additional information referral, financial assistance or compensation. Under no circumstance, can any other representative or employee offer remedies to clients to resolve disputes.

Austgroup Insurance Brokers is committed to providing a complaints handling system that:- recognises, promotes and protects clients' rights, including the right to complaints

- Supports a positive attitude amongst its staff and representatives towards Austgroup Insurance Brokers clients and complaints handling.
- provides information to clients on the complaints handling process via the distribution of a Financial Services Guide; and
- Monitors complaints in order to improve the quality of service to its clients.
- Review

The complaints handling process will be subject to annual review to ensure its efficiency in delivering the most effective outcomes.

We encourage you to check our website regularly for any updates to our Privacy Policy.

Privacy Officer: Frank Starvaggi  
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