

Deposit Bond Australia Pty Ltd

Complaints Policy

Version	Date	Change/s	Author/s	Approver/s
1.0	15/04/2022	Peter Wallace	Peter Wallace	Peter Wallace

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Introduction

This Policy provides information about our internal dispute resolution (IDR) process. Our IDR service is provided free of charge.

Scope

This policy applies to any complaint made by a customer with regard to the provision of services performed by Deposit Bond Australia.

Distribution

This policy is to be distributed to all Deposit Bond Australia employees, contractors, and/or temporary employees.

The most current version of this policy is to be readily available and accessible at all office locations and be readily available to our customers.

1.0 Objective of the Policy

Deposit Bond Australia Pty Ltd (ACN 003 772 487) believes that it is essential for us to have the ability, authority, and proper training to hear and respond appropriately to any complaints or disputes raised by our customers.

This policy has been designed to provide guidance to both our customers and staff on the manner in which Deposit Bond Australia Pty Ltd receives and manages your complaint. We are committed to being consistent, fair and impartial when handling your complaint.

The objective of this policy is to ensure:

- You are aware of our complaint lodgment and IDR processes,
- Your complaint is investigated impartially with a balanced view of all information or evidence,
- We take steps to actively protect your personal information,
- Your complaint is considered on its merits taking into account individual circumstances and needs

2.0 Definition of a Complaint

In this policy a complaint means an expression of dissatisfaction made by a customer to Deposit Bond Australia relating to its products, services or staff.

3.0 How a Complaint can be made

If you are dissatisfied with a service provided by us, you should in the first instance consider speaking directly with the staff member/s you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is unable to address your concerns you can lodge a complaint with us by contacting **Di Bain**, our Complaints Officer, as follows:

- phoning - 1800 266 388
- emailing – admin@deposit.com.au
- writing to – Complaints Manager, Deposit Bond Australia P/L, Locked Bag 4004, Surry Hills NSW 2010

If we receive your complaint verbally and we consider it appropriate, we may ask you to put your complaint in writing.

4.0 The Information You will need to tell us

When we are investigating your complaint we will be relying on information provided by you and information we may already be holding. We may need to contact you to clarify details or request additional information where necessary. To help us investigate your complaint quickly and efficiently we will ask you for the following information:

- Your name and contact details,
- The name of the person you have been dealing with relating to the service provided,
- The nature of the complaint,
- Details of any steps you have already taken to resolve the complaint,
- Details of conversations you may have had with us that may be relevant to your complaint,
- Copies of any documentation which supports your complaint.

5.0 Dealing with Complaints

Our process for dealing with complaints is as follows:

Acknowledgement: We will acknowledge receipt of your complaint promptly – that is, within one business day of receiving it, or as soon as practicable.

Assessment and investigation: We will review your complaint carefully and promptly, taking such steps and reviewing such documents as reasonably necessary.

IDR response: We will provide an 'IDR response', which is a written communication that sets out the final outcome of your complaint through our IDR process and your right to escalate your complaint to QBE Insurance (Australia) Limited or AFCA if you are not satisfied with the IDR response. If we reject or partially reject your complaint, we will clearly set out the reasons for our decision.

Response Timeframes

Generally, we will provide an IDR response to you no later than 30 calendar days after receiving the complaint.

We do not need to provide an IDR response to you if we close your complaint by the end of the fifth business day after receipt because we have:

- Resolved the complaint to your satisfaction; or
- Given you an explanation and/or apology we can take no further action to reasonably address your complaint.

However, we must provide a written IDR response for complaints closed by the end of the fifth business day after receipt if:

- the complainant requests a written response; or
- the complaint is about hardship.

6.0 Complaint Escalation and External Dispute Resolution (EDR) Scheme

We will advise you and QBE Insurance (Australia) Ltd, the provider of the Deposit Bond product, within two business days or as soon as practicable where we do not have the authority to deal with the complaint.

If you are not satisfied with our response or we do not reach agreement on your complaint you may refer your complaint directly to QBE Insurance (Australia) Ltd by:

- Phoning: 1300 650 503
- Email: complaints@qbe.com
- Mail: Customer Relations, GPO Box 219, PARRAMATTA NSW 2124

Should an escalated complaint not be resolved you may refer your complaint to the Australian Financial Complaints Authority (AFCA).