

Deposit Bond Australia Pty Ltd

Complaints Policy
For
QBE Deposit Bonds

Contents

Complaints Policy for QBE Deposit Bonds.....	3
1.0 Objective of the Policy	4
2.0 Definition of a Complaint	4
3.0 How a Complaint can be made	4
4.0 The Information You will need to tell us	4
5.0 Dealing with Complaints	5

Complaints Policy for QBE Deposit Bonds

Scope

This policy applies to any complaint made by a customer with regard to any OBE Deposit Bond issued by Deposit Bond Australia Pty Ltd ("DBA").

Distribution

The most current version of this policy is on DBA website (www.depositbondaustralia.com.au). Alternatively, a copy will be provided via email upon written or verbal request.

E: admin@deposit.com.au

T: 1800 266 388

1.0 Objective of the Policy

Deposit Bond Australia Pty Ltd (ACN 003 772 487), (“DBA”) believes that it is essential to hear and respond appropriately to any complaints or disputes raised by our customers.

This policy has been designed to provide guidance on the manner in which DBA receives and manages complaints. DBA is committed to being consistent, fair and impartial when handling any complaint.

The objective of this policy is to ensure:

- Transparent access to DBA’s complaint lodgment and Dispute Resolution processes,
- Any complaint is investigated impartially with a balanced view of all information or evidence,
- Any 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 DBA relating to the issuance of a QBE Deposit Bond.

3.0 How a Complaint can be made

If dissatisfied with a service provided by DBA the Customer, should in the first instance, consider speaking directly with the staff member/s with whom they have been dealing. If uncomfortable with this approach or consider the relevant staff member is unable to address the particular concerns a complaint can be lodged 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 the complaint is received verbally and as DBA deems appropriate a written complaint may be required.

4.0 The Information You will need to tell us

When investigating any complaint the Customer will need to provide the following information:

- Customer(s) name(s) and contact details,
- The name of the person at DBA with whom you have been dealing and details of the service provided,
- The nature of the complaint,
- Details of any steps the Customer(s) have already taken to resolve the complaint,
- Details of conversations which may have taken place with DBA staff that may be relevant to the complaint,
- Copy of any documentation which supports the complaint.

5.0 Dealing with Complaints

DBA's process for dealing with complaints is as follows:

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

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

Response: We will advise you and refer the Complaint to QBE Insurance (Australia) Ltd, the provider of the QBE Deposit Bond product, within one business day or as soon as practicable.

If you are not satisfied with our response 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