

Deposit Bond Australia Pty Ltd

Complaints Policy
For
QBE Deposit Bonds

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Complaints Policy for QBE Deposit Bonds

Scope

This policy applies to any complaint made by a customer about any QBE 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 you, our customer.

This policy has been designed to provide guidance for you 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 and evidence.
- Any complaint is considered on its merits considering individual circumstances and needs.

2.0 Definition of a Complaint

DBA Complaints

A DBA Complaint means a complaint which DBA will manage, respond to, and make any decision or take any course of action in relation to complaints that relate solely to DBA and does not involve QBE or impose an obligation on QBE.

QBE Complaints

A QBE Complaint means an expression of dissatisfaction (whether verbal or in writing) in respect of a deposit bond issued by DBA on behalf of QBE, made to DBA or its personnel in connection with the business, products, or services or the complaint handling process itself, including privacy complaints.

3.0 How a Complaint can be made

If dissatisfied with a service provided by DBA, you 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 your concerns, you can lodge their concerns by contacting **Di Bain**, our Complaints Manager, 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

4.0 The Information You will need to tell us

When submitting any complaint, you will need to provide the following information:

- Your name and contact details,
- The name of the person at DBA with whom you have been dealing with and details of the service provided,
- The nature of the complaint,
- Details of any steps you have already taken to resolve the complaint,
- Details of conversations which may have taken place with DBA staff that are relevant to your 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 if the complaint needs to be referred to QBE Insurance (Australia) Ltd (the provider of the QBE Deposit Bond) if the complaint is in respect of the bond issued, within one business day or as soon as practical, and QBE will respond thereafter.

Where QBE manages a complaint referred by DBA:

- (a) QBE will confer with DBA in good faith in relation to the resolution of or response to your complaint;
- (b) DBA will without delay provide to QBE, assistance, documentation, and information (including relevant personal information and original documents) reasonably required by QBE within one business day of the request; and
- (c) DBA will follow any reasonable direction whether orally or in writing, in relation to the resolution or response to your complaint.

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