

# Australian Unity Complaints Management Policy

## About this policy

This policy outlines Australian Unity's ("our", "we" or "us") complaint handling process for our Health, Wealth and Care products and services.

We adopt the Australian / New Zealand Standard - Guidelines for complaint management in organizations ("AS/NZS 10002:2014") definition of a complaint, which is an 'expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required'.

## Guiding principles

We care about helping you and your wellbeing. To help us do this, and ensure we can continue to do this well, we want to hear from you if you have a complaint about us.

Our complaint management policy, procedures and system are supported by these guiding principles:



**Respect:** You have a right to raise a complaint, be heard, be treated fairly and with respect.



**Accountability & commitment:** Our senior management are committed to ensuring our complaint management system has all the necessary support to operate effectively.



**Objectivity:** Complaints will be handled in an unbiased and equitable manner.



**Confidentiality:** We respect the privacy and confidentiality of our customers. This applies to any personal or sensitive information received during the complaints process.



**Accessibility:** We offer a range of ways to lodge a complaint. Our process is free and accessible to all customers, advocates, and advisers. We display this information on our website in easy to read formats. If language is a barrier, we may speak to you through an interpreter.





















**Responsiveness:** We will respond to complaints in a timely manner and in line with our regulatory requirements. We provide you updates on the progress of your complaint.



**Continual improvement:** We regularly review our complaint management policies and procedures for process improvement opportunities.

## How to lodge your complaint

We provide the following ways for you to lodge a complaint.

Area	Products & Services	Contact
Financial	Banking	 1300 790 740
		 <a href="mailto:bankingsupport@australianunity.com.au">bankingsupport@australianunity.com.au</a>
		 Australian Unity Bank Limited Reply Paid 1801 Melbourne VIC 3001
	Financial Advice	 13 29 39
		 <a href="mailto:pfscompliance@australianunity.com.au">pfscompliance@australianunity.com.au</a>
		 Complaints Manager - Advice Reply Paid 91914 Melbourne VIC 3000
	Wealth	 13 29 39
		 <a href="mailto:investments@australianunity.com.au">investments@australianunity.com.au</a>
		 Manager - Investor Services Reply Paid 91914 Melbourne VIC 3000
	Trustee services	 1800 87 87 83
		 <a href="mailto:trusteecomplaints@australianunity.com.au">trusteecomplaints@australianunity.com.au</a>
		 Manager - Trustee Services Reply Paid 91914 Melbourne VIC 3000
Insurance	General Insurance	 1300 130 935
		 <a href="mailto:gisales@australianunity.com.au">gisales@australianunity.com.au</a>
	Private Health Insurance	 1300 786 424
		 <a href="mailto:customerservice@australianunity.com.au">customerservice@australianunity.com.au</a> or Webform: <a href="https://www.australianunity.com.au/health-insurance/contact">https://www.australianunity.com.au/health-insurance/contact</a>
Care	Independent & Assisted Living	 1300 753 494 (or contact the manager at your branch, aged care, or residential community)
		 <a href="http://www.australianunity.com.au/assisted-living/about-us/contact-us">www.australianunity.com.au/assisted-living/about-us/contact-us</a>

Area	Products & Services	Contact
	Aboriginal Home Care	 Complete a "Tell us about it" form and put it in a suggestion box at one of our Aged Care facilities or Residential communities. You can also give the form to a staff member.
Health	Dental	 1300 700 541
		 Spring Street: <a href="mailto:ssdc@australianunity.com.au">ssdc@australianunity.com.au</a> Collins Street: <a href="mailto:cdc@australianunity.com.au">cdc@australianunity.com.au</a> Box Hill: <a href="mailto:bhdc@australianunity.com.au">bhdc@australianunity.com.au</a> Rowville: <a href="mailto:rdc@australianunity.com.au">rdc@australianunity.com.au</a> Hughesdale: <a href="mailto:hdc@australianunity.com.au">hdc@australianunity.com.au</a> Moonee Ponds: <a href="mailto:mpdc@australianunity.com.au">mpdc@australianunity.com.au</a>
		 Australian Unity Dental Ground Floor 271 Spring Street Melbourne VIC 3000

## What to expect when you lodge a complaint



**Tell us** about your complaint or feedback using your preferred method. To help us help you, please provide us as much information as possible, including:

- your name (and account details if applicable). This is not required if you wish to remain anonymous
- preferred contact details
- what your complaint is about. For instance, what service or product your complaint is about, what went wrong, when, and who you were dealing with (if known), and
- what resolution you are seeking.



We will **acknowledge** your complaint within **1 business day** (or as soon as practicable).

*This will usually be via the same way you told us about your complaint – unless you've asked us to communicate with you another way and we can reasonably do this.*



We will investigate and work to resolve your complaint. Depending on the nature and complexity of your complaint, one of the following will happen next:



**We can resolve your complaint within 5 business days** (or 14 days for complaints relating to Retirement Communities).

For your complaint to be considered resolved, this means that you are satisfied with the outcome, or we have provided an explanation (this could be written or verbal), or we have apologised or there is no further action we reasonably believe we can take.

Your complaint will be used to help us to learn and improve our products, services, and training.

**Financial services:** where we can resolve your complaint in 5 business days, we will only send you a written response if your complaint is about hardship, a declined insurance claim, the value of an insurance claim, or you have specifically requested a written response from us.

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**Financial services:**

**We will provide you a written response that outlines the outcome of your complaint.**

Our letter will tell you what we did in response to your complaint or any reasons why we rejected or partially rejected your complaint.

The timelines to resolve your complaint and provide you with your written response are:

- Standard complaints: within **30 calendar days** from when you told us about your complaint
- Credit-related complaints involving default notices, hardship applications (where all requested information has been provided) and requests to postpone enforcement action: within **21 calendar days** from when you told us about your complaint.



**We will inform you of a delay.** If something which is out of our control occurs, or your complaint is very complex, we will let you know before the timeframes noted above if there will be a delay with our response.

If we do this, we will let you know:

- the reason for the delay
- your right to complain to an external dispute body and their contact details, and
- the revised complaint resolution date. By this date (unless advised of another delay) you will be provided a response about your complaint.

### **Still not satisfied with the outcome?**

Thank you for giving us the opportunity to resolve your complaint in the first instance.

If you believe that we have not made reasonable attempts to address your complaint, or you are not satisfied with our resolution, you can take your complaint to an independent, external complaint handling body.

The contact details of the external dispute handling bodies you can refer your complaint to are listed below.



### **Financial Services, Banking and General Insurance**

**Australian Financial Complaints Authority (AFCA)** ([afca.org.au](http://afca.org.au)) is an external dispute resolution body which provides fair and independent financial services complaint resolution. It is free to customers.

	1800 931 678
	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001, Australia

### Private Health Insurance

The **Private Health Insurance Ombudsman (PHIO)**, a division of the Commonwealth Ombudsman ([www.ombudsman.gov.au](http://www.ombudsman.gov.au)), is the independent office appointed by the Federal Government that provides free services to all health fund members. The Ombudsman handles enquiries, suggestions and complaints and will assist you in resolving a dispute.

	1300 362 072 (option 4 for private health insurance)
	<a href="mailto:phi@ombudsman.gov.au">phi@ombudsman.gov.au</a>

### Aged Care, Home Care & Disability Support Services

The **Aged Care Quality and Safety Commissioner (ACQSC)** is the national end-to-end regulator of aged care services. They also resolve complaints about these services.

	1800 951 822
	<a href="mailto:info@agedcarequality.gov.au">info@agedcarequality.gov.au</a>  <u>Online Complaints Form   Aged Care Quality and Safety Commission</u>
	Aged Care Quality and Safety Commission GPO Box 9819 in your capital city

The **NDIS Quality and Safeguards Commission** is an independent agency established to improve the quality and safety of NDIS support and services.

	1800 035 544
	<u>Complaint Contact Form</u> ( <a href="http://business.gov.au">business.gov.au</a> )

### Residential Communities

Independent and external complaints about Residential Communities can be referred to the relevant State's external dispute handling bodies:


**NSW Retirement Villages**

**Victorian Retirement Villages**


### Fair Trading NSW

	13 32 20
	<a href="https://www.fairtrading.nsw.gov.au">https://www.fairtrading.nsw.gov.au</a>


### Consumer Affairs Victoria

	1300 558 181
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### New South Wales Civil and Administrative Tribunal (NCAT)

	1300 006 228
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### Victorian Civil and Administrative Tribunal (VCAT)

	1300 018 228
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### Trustees Guardianship and Administration

State based tribunals manage external dispute resolution where the appointment is made by them. Please refer to their website for relevant contact details and processes.

State	Tribunal	Website
Victoria	Victorian Civil and Administrative Tribunal	<a href="http://www.vcat.vic.gov.au">www.vcat.vic.gov.au</a>
Queensland	Queensland Civil and Administrative Tribunal	<a href="http://www.qcat.qld.gov.au">www.qcat.qld.gov.au</a>
South Australia	South Australian Civil and Administrative Tribunal	<a href="http://www.sacat.gov.au">www.sacat.gov.au</a>
Western Australia	Western Australian State Administrative Tribunal	<a href="http://www.sat.justice.wa.gov.au">www.sat.justice.wa.gov.au</a>
New South Wales	The NSW Trustee & Guardian	<a href="http://www.tag.nsw.gov.au">www.tag.nsw.gov.au</a>