

How we will handle your complaint

We strive to provide a consistently high standard of service at all times. We recognise that occasionally mistakes or misunderstandings can happen. If this is the case, we realise that you will want to let us know and may wish to make a complaint.

If you make a complaint we will make sure that your concerns are addressed as quickly as possible.

What should you do if you have a complaint?

You can register a complaint by telephoning us on 1800 339 669 or by writing to:

The Compliance Manager
Chartis
549 St Kilda Road
Melbourne VIC 3004

As soon as we receive your complaint we will take all possible steps to resolve it. You will receive a written response to your complaint within 15 working days, unless we agree a longer timeframe with you.

What should you do if you are not happy with our response to your complaint?

If you are not satisfied with our response to your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee ("Committee"). The Committee is comprised of Senior Management of the company who have the experience and authority to decide on matters brought to the Committee.

If you wish to have your complaint reviewed by this Committee please telephone or write to the person who has signed the response letter to your complaint and provide them with detailed reasons for requesting the review. This information will greatly assist the Committee in reviewing your claim or enquiry. Your complaint will then be treated as a dispute. You may also make a request for a review by the Committee by contacting:

The Chairperson IDRC
Chartis
549 St Kilda Road
Melbourne VIC 3004

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to you within 15 working days. If you are not satisfied with the finding of the Committee, or if we have been unable to resolve your complaint within 45 calendar days, you may be able to take your matter to an independent dispute resolution body, the Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which AHAC are obliged to comply. Contact details are:

Financial Ombudsman Service
GPO Box 3
Melbourne, VIC 3001

Tel: 1300 78 08 08 (local call fee applies)
Email: info@fos.org.au Internet: <http://www.fos.org.au>

You must lodge your complaint with FOS within the earlier of:

- (i) Six years from the date you became, or should have become, aware that you have suffered a loss; or
- (ii) 2 years from the date of the decision issued to you by our Internal Dispute Resolution Committee, if applicable.

You should note that use of the FOS scheme does not preclude you from subsequently exercising any legal rights, which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within the Financial Ombudsman Service's terms of reference, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options (if any) that may be available to you.