

CUSTOMER COMPLAINTS GUIDE

Our Commitment to Service Quality

At St Andrew's, we are committed to providing you with the best possible service.

Our staff are ready to assist you with your insurance needs as quickly and effectively as possible. If we fail to meet your expectations, we would like you to tell us.

While many concerns or complaints can be resolved straight away, if the matter is more complicated, more time may be required to provide a solution.

How to Make a Complaint

1. Tell us what happened

If you have any concerns or complaint about the way your insurance or claim is being handled, please contact our Customer Service Team by:

- Phone: (+ 6 1) 1300 363 159
- Email: customerservice@standrews.com.au
- Mail: PO Box 7395, Cloisters Square Western Australia 6850

If you make your complaint by phone, we'll acknowledge it immediately or within one business day. If you make your complaint by email or mail, we'll acknowledge it within one business day, or as soon as practicable.

We will endeavour to address your complaint immediately. If for some reason it cannot be resolved immediately, we will provide you with the contact details of the person who will handle your complaint and provide you with an estimate of how long it will take to resolve.

We'll aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider our conduct and the contract between us. During our review we may need to ask you for more information. We'll aim to resolve your complaint within 30 days.

We'll confirm any resolution of your complaint in writing if:

- the complaint was about financial hardship, or a declined insurance claim, or the value of an insurance claim; or
- it takes more than 5 business days to resolve, or
- you ask us to.

If you're satisfied with how we've resolved your complaint, that's the end of the process.

2. If you're not satisfied with our response

If you're not satisfied with our response, you may request the matter be reviewed by the Management of the relevant department. You can do this by contacting our Customer Service Team (see contact details above).

After careful consideration of the circumstances of your complaint, we'll provide you with a written response within 10 days of receipt of your request for review by Management.

3. Referral to our Internal Dispute Resolution Committee

If we're unable to resolve the complaint to your satisfaction, you may request that it is referred to our Internal Dispute Resolution (IDR) Committee. You can do this by contacting our Customer Service Team (see contact details above). Our IDR Committee is comprised of experienced staff of the company who have not previously been involved with your complaint. We'll acknowledge your request for a review within 1 business day.

Our IDR Committee will undertake a review of your circumstances and provide a written response to your complaint as soon as possible. Reviews are normally completed within 15 days of your request for a review.

If we need more time, we'll explain why and tell you when you can expect our IDR response. We'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority.

4. Contacting the Australian Financial Complaints Authority

In the unlikely event that your complaint is not resolved to your satisfaction, or we are unable to provide a resolution within 30 days of your original complaint, you may refer the matter for an independent external review. If this is the case, you are welcome to contact the external dispute resolution scheme, Australian Financial Complaints Authority (AFCA) for further advice and assistance.

AFCA is an independent organisation offering free and accessible dispute resolution services to the customers of financial services providers across Australia. This service is provided without charge to you. This scheme will investigate your complaint and use the most appropriate dispute resolution method to help resolve your complaint. Their decision is binding on us (up to specified limits), but not on you.

AFCA's contact details are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You must refer your complaint to the scheme within two years of our IDR decision.

5. Contacting the New Zealand Insurance and Financial Services Ombudsman

IFSO's contact details are:

New Zealand Insurance and Financial Services Ombudsman

Online: www.ifso.nz/make-a-complaint

Email: info@ifso.nz

Phone: 0800 888 202

Mail: PO Box, 10-845, Wellington 6143, New Zealand

Do You Need Assistance to Make a Complaint?

If you require extra support to lodge your complaint or understand our complaint resolution process, such as Interpreter and Translation services, or assistance if you have a disability, please contact us and we'll assist you.

Can Someone Else Make a Complaint on Your Behalf?

You can ask another person to manage your complaint for you, such as a family member, friend, lawyer or financial counsellor. You'll need to give them a written authorisation so they can prove that they're acting for you. If you request, we can send you a Third-Party Authority Form. In some cases, we may still need to contact you directly.

St Andrew's Insurance (Australia) Pty Ltd ABN 89 075 044 656, St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, Hallmark Life Insurance Company Ltd ABN 87 008 446 884, Hallmark General Insurance Company Ltd ABN 82 008 477 647, collectively referred as "St Andrew's Group"