


## **Dispute resolution services – complaints handling**

### **Internal Dispute Resolution (IDR)**

If you have a concern or complaint about our services, you should contact us by telephoning 03 5444 2255 or in writing to our address at Actuate Insurance Broking Pty Ltd (**Actuate IB**), 114 Queen Street, Bendigo, VIC3550 or email us at [peter@actuateib.com.au](mailto:peter@actuateib.com.au) 

Your concern will be dealt with promptly and fairly. If the matter is not resolved to your satisfaction within five working days, it will be referred to our Complaints Manager who will review your complaint and respond within twenty working days.

If you are not satisfied with the Complaints Manager's decision, you can request that the complaint be referred to the board of directors. The board will assess the complaint and instruct the Complaints Manager to implement any decision it makes to resolve the complaint satisfactorily. The board's assessment will be guided by the financial services laws and it will do all things necessary to ensure that the services are provided efficiently, honestly and fairly.

If you are a retail client and are still dissatisfied with our decision, you can undertake to have the matter resolved externally.

### **External Dispute Resolution (EDR)**

You can raise complaints about our services directly with the Financial Ombudsman Service Limited (**FOS**), a national complaint-handling scheme provider. Actuate IB is a member of FOS and the scheme provider has been approved by the Australian Securities & Investments Commission.

Any retail client who has a problem with our financial services concerning a general insurance product can contact FOS. 'Retail client' includes any small business operation which employs less than 100 people if it is or includes being a manufacturer of goods, otherwise 20 people. FOS covers a range of products including motor vehicle, home buildings and contents, sickness and accident, travel, personal and domestic property and small business policies.

There is no cost to you to take any dispute to the FOS. The decision of the FOS is not binding on you. You may decide not to accept the decision and take your own action against Actuate IB.

You can contact the FOS and speak to one of its officers by telephoning 1300 780 808. Alternatively, you can download information about complaints from the FOS's website at [www.fos.org.au](http://www.fos.org.au) and submit a written complaint form to the Financial Ombudsman Service Limited, GPO Box 3, Melbourne, VIC3001.