

SUNCORP GROUP COMPLAINTS MANAGEMENT POLICY

Objective

This Complaints Management Policy outlines the way Suncorp will manage any dissatisfaction you may have as a customer with Suncorp, whether it relates to Suncorp's products, services, staff or with the handling of a complaint.

Suncorp is committed to providing you with the best possible customer experience. If we don't meet your expectations in any way, we value your feedback on any issues concerning how we manage your relationship with us.

This Policy aims to provide you with the information you need to contact us with a complaint, what options are available to you if you need additional assistance to lodge a complaint, and Suncorp's key steps for dealing with a complaint, including when you can expect to receive a response and options available to you if your complaint remains unresolved.

Application

This Policy applies to Suncorp's brands and the group of companies that is owned by Suncorp Group Limited that are operated in Australia. To find a list of our brands/companies, please refer to our website at [Suncorpgroup.com.au/about/brands](https://suncorpgroup.com.au/about/brands). This Policy does not apply to State or Territory based compensation schemes. Specific guidance for scheme products and how to complain is available on the relevant Suncorp brand website.

What you can expect from our Complaint Management Process

1. We will provide clear and respectful communication and use clear language in our communications with you.	2. We will work with you to explore options for resolving your complaint.
3. We will provide information about our complaint handling process, the timeframes that apply and the progress of your complaint.	4. We will provide a complaint resolution process that is free of charge.
5. We will keep you up to date on the progress of your complaint. Once we provide you with an outcome, if you're still not satisfied, we will advise you where you can go to discuss your concerns (for example, an applicable external dispute resolution body).	6. We will attempt to resolve your complaint as quickly as possible.
7. We will provide access to fair, timely and effective complaints management.	8. We commit to using the complaints we receive to identify ways we can improve the products and services we provide. This includes analysing our customer complaints to identify issues that can impact multiple customers across our business.
9. Suncorp has a Group Customer Advocate, who plays a role in reviewing key customer themes to identify opportunities to enhance products, services, systems and processes. If you have any feedback you would like to pass on to the Group Customer Advocate, please email CustomerAdvocate@Suncorp.com.au	

Complaints Management Process

How to lodge a complaint

If you experience a problem, are not satisfied with our products or services or a decision we have made, please let us know so that we can help. The simplest way to make a complaint or provide feedback is by:



Email: customer.relations@suncorp.com.au



Phone: 1800 689 762



Mail: IPC RE058

Reply Paid 1453

Brisbane Qld 4001



In person: visit your nearest branch



Online: forms available via each brand's individual websites by searching complaints

Representatives

At times you may need extra support or want someone to lodge the complaint on your behalf, such as a financial counsellor, legal representative, family member or friend. Suncorp can liaise with your representative once you have provided appropriate authority for us to do so and we will not contact you directly unless:

- you request us to,
- we are concerned that your representative is not authorised to represent you, is acting in a misleading or deceptive manner or is not acting in your best interests, or
- we have received different contact details from the Australian Financial Complaints Authority (AFCA) in relation to a complaint lodged with them on your behalf.

Key steps in the complaint process

Our process for General Insurance and Banking, related complaints consist of the following key steps:

1. When contacting us with a complaint, it will help us to address your concerns if you can provide us with:
 - Your name and preferred contact details.
 - Details about your complaint, including the product or service it relates to and how we didn't meet your expectations.
 - What outcome you would like to achieve when working with us to resolve your dissatisfaction.
 - Anything else you think is relevant for us to consider when reviewing your concerns.
2. In most circumstances, your complaint will be acknowledged either verbally or in writing, within 1 business day and we will aim to resolve it within 5 business days.
3. We will take reasonable steps to investigate your complaint, including an assessment of the circumstances you have described and obtaining additional information if it is required. This may mean an outcome can take a little longer to provide to you. Where this occurs, you will be provided with the name of a Customer Relations Specialist who will be your point of contact until your complaint is resolved, who will provide regular updates and can answer any questions you have about the complaints process.

4. Depending on the circumstances of your complaint you will be provided with an outcome either verbally or in writing. We will provide you with a written outcome in the following instances:
 - If your complaint takes longer than 5 business days to resolve.
 - If you request a written response.
 - If your complaint is about financial hardship.
 - If your complaint is about a declined insurance claim or about the value of an insurance claim.
 - If your complaint outcome is not resolved to your satisfaction.
5. Where a written outcome is required, we will aim to provide it as quickly as possible and within the relevant timeframe referred to in the table below. If we need more time to investigate and resolve your complaint, we will explain why, the expected revised timeframe and provide you with AFCA's contact details. If we cannot resolve your complaint to your satisfaction, we will provide you with the reason and the information we relied on to reach our decision.

Complaint Type	Timeframe to provide a written outcome
Standard Complaints – all standard General Insurance and Bank related complaints	Maximum of 30 days from the date that you notify us of your complaint
Credit-related complaints, complaints about financial hardship and debt collection	Maximum of 21 days from the date that you notify us of your complaint


Seek review by an external service

Australian Financial Complaints Authority (AFCA)

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers and small businesses. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you at:

 www.afca.org.au

 info@afca.org.au

 1800 931 678 (free call)

 Australian Financial Complaints Authority - GPO Box 3, Melbourne, VIC, 3001

The Office of the Australian Information Commissioner (OAIC)

Alternatively, privacy complaints can be made in writing to:

✉ Office of the Australian Information Commissioner - GPO Box 5288, Sydney, NSW, 2001

☎ Phone: 1300 363 992

📠 Fax: 02 9284 9666

✉ enquiries@oaic.gov.au

🌐 www.oaic.gov.au (online complaint form available)

Extra support is available

We want you to be able to make a complaint as easily as possible. If you require further assistance with making a complaint or understanding our complaints process, we have extra support available for customers. For more information please refer to our websites at:

- Insurance Customers: suncorp.com.au/insurance/difficult-circumstances; and
- Banking Customers: suncorp.com.au/banking/help-support/financial-difficulty/additional-resources.

Interpreter Services



We know some of our customers may need to speak to us in a language other than English when making a complaint or providing feedback. If you'd rather speak to us in another language, we can arrange for an interpreter to help you with your complaint.

Suncorp uses the Translating and Interpreting Service (or 131 450). It is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking customers. We can connect you to interpreters who speak a wide variety of languages, so simply ask us about the service when you call us.

National Relay Service

Is a free TTY (text phone) service available through the National Relay Service at relayservice.gov.au to our website users who would like to have a Relay Officer assist in their conversation with Suncorp. This service is an Australian Government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

TTY/voice calls: Call [133 677](tel:133677) then ask for 1800 429 598

Speak & Listen: Call [1300 555 727](tel:1300555727) then ask for 1800 429 598

Internet relay: Connect to relayservice.com.au for details then ask for 1800 429 598

Suncorp is a signatory to the General Insurance Code of Practice which can be accessed at codeofpractice.com.au and the Banking Code of Practice which can be accessed at ausbanking.org.au/banking-code/.