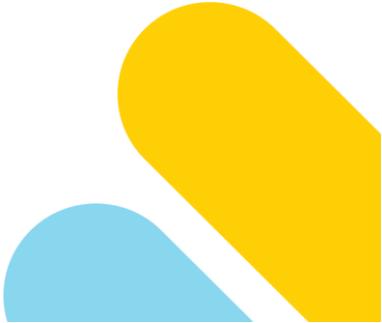


Feedback Policy and Procedure

1 November 2018

Contents

- 1 Feedback and complaints about our service 1**
- 1.1 Scope of our Feedback Policy and Procedure 1
- 1.2 Complaints about our service that we consider 1
- 2 How we deal with complaints about our service 2**
- 3 How complaints about our service are handled 2**
- 4 Our procedure for handling complaints about our service 3**
- 4.1 Lodging complaints and feedback 3
- 4.2 Acknowledging complaints 3
- 4.3 Investigating complaints 3
- 4.4 Responding to complaints 4
- 4.5 Complaint resolutions 4
- 4.6 Complaint handling..... 4
- 4.7 Complaints received by Board members..... 5
- 4.8 Complaint escalations and reviews 5
- 4.9 Independent Assessor review 5
- 4.10 Compliments and suggestions..... 6
- 4.11 Reporting of complaints about our service..... 6
- 5 Policy Review 6**



1 Feedback and complaints about our service

The Australian Financial Complaints Authority (AFCA) provides fair, accessible and independent complaint resolution for consumers and financial firms.

Sometimes a consumer or financial firm may not be satisfied with how we have handled a complaint about a financial firm. This might be because the outcome is not what they expected or wanted. Other times they may feel that we took too long to deal with a complaint, or we didn't communicate properly. We take concerns about our service seriously and are committed to resolving them. Complaints and feedback about our service are also important as they assist us to continually review and improve our service.

Any user of our service can provide feedback or complain about the standard of service we provided them.

1.1 Scope of our Feedback Policy and Procedure

We apply the definition of a complaint from the Australian/New Zealand Standard AS/NZS 10002:2014 Guidelines for complaint management in organisations as follows:

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.

Our Feedback Policy also takes into account:

- ASIC Regulatory Guides 267 and 165
- The Commonwealth Ombudsman Better Practice Guide to Complaint Handling
- AFCA Rules

1.2 Complaints about our service that we consider

We review and consider any complaint about our level of service in the handling of a complaint.

Complaints about our level of service must be lodged within six months of closure of the related complaint.

Complaints that are only about the merits or outcome of a complaint, including a Determination or jurisdiction Decision issued by an AFCA Ombudsman, Panel or Adjudicator, do not come within the scope of our complaints and feedback process.

Under our Terms of Reference, Determinations and jurisdiction Decisions made by AFCA are final decisions and cannot be reopened or reconsidered for review through our complaints and feedback process.

Prior to issuing a final decision, we ensure that parties to a complaint are able to submit additional information for consideration before we issue the final decision. Complaint parties can also choose not to accept any Preliminary View or assessment we provide, before we issue a final decision.

2 How we deal with complaints about our service

Our Feedback Policy and Procedure is underpinned by the following guiding principles:

Respectful

We treat people respectfully and we listen and communicate constructively.

Fair and transparent

We objectively consider any concerns that are raised, and we are clear and open in our responses.

Efficient

We deal with complaints in a timely manner and provide clear outcomes and reasons.

Continually improving

From complaints and feedback about our service we learn and improve how we provide our service.

3 How complaints about our service are handled

Our complaint procedure includes:

- a review and response to a complaint. Depending on the nature of the complaint, this may be provided by an AFCA case worker or manager, our Complaints Manager or the Chief Ombudsman and CEO where appropriate
- internal escalation of a complaint for further review, if the person complaining remains dissatisfied
- a final independent review of a service complaint by an Independent Assessor, if the person complaining remains dissatisfied with the final complaint response provided by AFCA.

4 Our procedure for handling complaints about our service

4.1 Lodging complaints and feedback

Complaints and feedback about our service (compliment, suggestion or complaint) can be lodged in a number of ways:

Via our website: www.AFCA.org.au/feedback

By email: info@AFCA.org.au

By phone: 1800 931 678

In writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

If you would like to complain about our service or provide feedback by phone, please contact the AFCA staff member who is handling your complaint. They will often be able to deal directly with your concerns and resolve them straight away.

If you don't feel comfortable raising your concerns with the staff member handling your complaint, please contact their manager.

4.2 Acknowledging complaints

Many concerns or complaints about our service are able to be resolved immediately, or within a couple of days after being raised with us. If we can't, however, resolve a complaint within a few days, we will formally acknowledge receipt of the complaint within seven days of receiving it.

4.3 Investigating complaints

All complaints require full consideration and investigation in order to determine what happened and what course of action needs to be taken. We want to ensure that we fully consider any issue that has been raised before we respond.

If we need further information to ensure that your complaint is fully considered, we will contact you before completing our review to ask for this information. Any further information you provide before we have completed our review and responded will be considered and taken into account.

4.4 Responding to complaints

We respond to complaints at the first available opportunity. If we can't resolve your complaint immediately, we aim to respond within 28 days after we first receive and acknowledge it.

If we haven't been able to complete our investigation and provide you with a response after 28 days, we will write to you and provide an update. Our update will provide the date when our investigation will be completed and a response provided.

Once the concerns raised in your complaint have been considered we will provide you with a full response that addresses all the concerns raised.

4.5 Complaint resolutions

There are a number of possible outcomes and resolutions to a complaint about our service. These include:

- an explanation about our process and information about how your complaint was handled by us
- rectification of an issue you have raised
- providing an apology if we haven't met our service standards
- a change in the way we are handling your complaint
- ongoing monitoring of issues
- staff training.

Compensation for non-financial loss may be awarded in appropriate circumstances. The maximum amount payable is consistent with the non-financial loss compensation limit for complaints under D.4 of the AFCA Rules.

When we respond to a complaint we will ensure the response is provided to the person who has lodged the complaint. Our responses may be in the form of a letter, email or, where appropriate, by telephone.

4.6 Complaint handling

When we receive a complaint it is normally considered and responded to by the case worker handling the complaint it relates to, or an appropriate manager. Depending on the nature of the complaint, it may also be dealt with by our Complaints Manager or Chief Ombudsman and CEO where appropriate.

Where a person lodging a complaint does not feel comfortable in approaching the case worker they have been dealing with, or if it is not appropriate for the case worker to consider the complaint, it will be referred to an appropriate manager for review. Usually, this will be the case worker's manager.

4.7 Complaints received by Board members

When a Board member receives a complaint, it will be referred to our Complaints Manager for inclusion in our standard complaints procedure. If appropriate the Board Chair may respond to the complaint.

4.8 Complaint escalations and reviews

If you don't feel your complaint has been addressed or you are unhappy with the response, you can ask that your complaint be escalated and further reviewed. Escalated complaints are usually dealt with by our Complaints Manager.

The person who deals with your escalated complaint will fully review your complaint and respond to any unresolved issues.

4.9 Independent Assessor review

If you remain dissatisfied with the outcome of your complaint, you can ask for your complaint to be referred to the Independent Assessor to be reviewed. Complaints must be made within three months of AFCA completing its own internal complaints process.

The Independent Assessor is appointed by the AFCA Board and is able to consider a complaint about the standard of service provided by AFCA. This covers all aspects of how AFCA has handled a particular complaint.

The Independent Assessor does not consider the merits or the substantive outcome of a complaint, such as a determination or other finding issued by AFCA about the merits of a complaint, or our jurisdiction. The role is not an appeal or review mechanism for AFCA's decision and judgments on the facts or merits of a complaint.

AFCA will provide the Independent Assessor with all its files relating to the service complaint, together with its comments (if any) on the issues raised by the complaint. The Independent Assessor may ask the individual, business or AFCA for any further information that the Independent Assessor considers necessary to complete their assessment.

The Independent Assessor will make a recommendation to AFCA and the complainant about the outcome of the complaint. If AFCA does not agree with the recommendation it will be referred to the Board Chair or Board for a final decision.

The Independent Assessor's office only deals with complaints in writing. Complaints can be submitted by using the online form or by post. More information about the Independent Assessor and their Terms of Reference is available at <https://www.afca.org.au/about-afca/accountability/independent-assessor/>.

4.10 Compliments and suggestions

Your compliments and suggestions will help us review and improve our services. If you require a reply in response to your compliment or suggestion, please let us know.

4.11 Reporting of complaints about our service

We record and report detailed information and data on complaints we receive about our service. This helps us analyse and identify any particular trends or issues, and we use this information to review and continually improve our service.

Regular complaint reports are provided to the AFCA Senior Leadership Group and senior managers. A quarterly report is also provided to the AFCA Board.

Information about complaints we receive is published in our Annual Review (from 2016–17).

The Independent Assessor reports quarterly to the AFCA Board and information about complaints reviewed by the Independent Assessor is published annually (from 2016–17).

5 Policy Review

Our Feedback Policy and Procedure will be reviewed every 12 months or as appropriate and any proposed changes approved by the Chief Ombudsman.

Policy created: November 2018