

# **ABN COMPLAINTS AND DISPUTES POLICY FOR CLIENTS**

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**Version 5.0**



**AUSTRALIAN  
BROKER NETWORK**



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## ABOUT THIS POLICY

Australian Broker Network (ABN) is committed to being open and responsive to any complaints about our organisation, staff, partners, contracted service providers or anyone else acting on our behalf.

Complaints will be addressed professionally, competently and in a timely manner applying principles of natural justice and confidentiality.

The purpose of this policy is to:

- Ensure the existence of a procedure through which complaints can be made regarding ABN's services, functioning or operations;
- Enable ABN to benefit from all complaints through ensuring that they are recorded, considered, resolved and monitored
- Establish the principles that are to govern ABN's response to complaints
- Ensure awareness of the content of this policy and relevant procedure

The principles and procedures in this Policy apply to all:

- Board members
- Executives, managers and employees (whether full-time, part-time, casual, permanent or temporary);
- Broker Partners and their staff; and
- Contractors and consultants

The policy is implemented by using the ABN Complaints Procedure.

## WHAT IS A COMPLAINT

A complaint is defined as any 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 implicitly expected or legally required.

## MAKING A COMPLAINT

We recognise that effective complaints handling is an essential component of quality management. Accordingly, we acknowledge the complainant's right to complain and will ensure that:

- Necessary assistance is provided to the complainant to lodge the complaint
- All complaints and internal failures receive prompt responses
- All complaints are handled fairly to both the complainant and the company
- Corrective action is taken to rectify the immediate problem
- Incidents are reviewed to detect underlying trends
- Appropriate changes are made to our systems and procedures to prevent recurrence



A complaint can be received verbally, by phone, by email or in writing.

All complaints, whether they are verbal or written, will be documented on a Complaint Form and given immediately to the ABN Complaints Officer who will attempt to resolve the issue.

Complaints, where possible, are to be resolved closest to the source of the complaint.

ABN will ensure that the complaint investigation process is impartial. No assumptions will be made nor any action taken until all relevant information has been collected and considered.

ABN will ensure that the complainant is informed of his or her right to have a support person or advocate present to assist or represent them during any formal complaints procedure.

### **COMPLAINT AND DISPUTE HANDLING PROCEDURE**

If you have any complaints about the service provided to you, you should:

#### **Step 1 - Contact The Broker**

In the first instance contact your Authorised Representative (insurance broker) about your complaint. They will attempt to resolve the issue within 21 days or such later time agreed with you.

#### **Step 2 – Escalate the Dispute to the ABN Complaints Officer**

If you are unable to have the issue resolved to your satisfaction by the broker, contact the ABN Complaints Officer on 1300 239 234 or [complaints@australianbrokernetwork.com.au](mailto:complaints@australianbrokernetwork.com.au).

Upon receiving a complaint:

- ABN will acknowledge your matter in writing within 1 business day, or as soon as practicable.
- Our aim is to resolve complaints in a timely manner and we will generally resolve a matter within 21 days. Delays are permitted beyond 30 days if the complaint is particularly complex or circumstances beyond ABN's control cause the delays. If this happens we will advise you of the reasons for the delay and you reserve your right to complain to AFCA if you are dissatisfied.
- ABN will keep you informed of the progress of your complaint, proposed actions and the expected timeframe for resolution.
- ABN will advise you in writing of the outcome of your complaint, including clear reasons for the decision.
- If your complaint is not resolved to your satisfaction by us you have a right to take your complaint to the Australian Financial Complaints Authority (AFCA).

#### **Step 3 – Refer the Dispute to AFCA**

ABN is a member of the Australian Financial Complaints Authority (AFCA), member number 13647.

If your complaint cannot be resolved to your satisfaction by ABN you have the right to refer the matter to the Australian Financial Complaint Authority (AFCA).

AFCA can be contacted on 1800 931 678, [info@afca.org.au](mailto:info@afca.org.au) or via their website [www.afca.org.au](http://www.afca.org.au)



## **CONFIDENTIALITY**

To maintain confidentiality in so far as that is reasonable all participants in the process should restrict the information about the complaint to those who need to know of the complaint in order to:

- Refer the complaint
- Manage the complaint
- Provide advice and support in the process
- Review and decide upon appropriate complaint mechanisms
- Manage the workplace
- Apply the process

ABN will address all complaints in a confidential manner. Only the people directly involved in making, investigating or resolving a complaint will have access to information about it. Where the complainant is a client, no information will be documented in the individual's client file without his or her consent.

## **RECORDING COMPLAINT DATA**

Our Complaint Officer will keep written records of the complaint resolution process and outcomes. Complaint records will be filed and stored appropriately.

## **REPORTING ABOUT COMPLAINTS**

ABN will maintain a formal complaints procedure to ensure that all complaints are responded to in a timely and impartial fashion.

## **CONTINUOUS IMPROVEMENT**

ABN will ensure that all suggestions for improvement and complaints are recorded, considered and retained for process improvement purposes.

## **RESPONSIBILITY AND CONTACT DETAILS**

Overall responsibility for this policy and its implementation lies with the ABN Operations Manager.

If you have any questions regarding a complaint or ABN's complaints procedures please contact:

Tremayne West  
Operations Manager  
Ph: 1300 239 234