



Complaints and Dispute Resolution Guide

UNDERSTANDING UNIMUTUAL COMPLAINTS AND DISPUTE RESOLUTION PROCESS

WHAT IS A COMPLAINT AND DISPUTE?

A complaint and dispute are defined by Regulatory Guide 271 (RG 271) and have the same meaning. A complaint is therefore defined as an expression of dissatisfaction made:

- to or about Unimutual and/or the protections offered, and/or
- is related to the service received or the handling of a complaint, where a response or resolution is expected or legally required.

It is important to note that during the claims process, should Members disagree with the claims decision, we refer to Rule 29 of the PDS for the process. Rule 29 states: "Any review of a claims decision shall be solely dealt with by the Board in its absolute discretion." Please refer to Rule 29 of the PDS and the Claims process for more information.



HOW DO YOU LODGE A COMPLAINT?

At Unimutual we believe most complaints can be resolved quickly by talking to us, and we encourage our Members to raise any concerns with our team at any time.

We take your feedback seriously and will work proactively to investigate and resolve all feedback. If required, we will escalate any complaints through our internal dispute resolution process. If you have a complaint, please contact us:

COMPLAINT TYPE

WAY TO CONTACT

UNIMUTUAL POLICY

General Service Complaint

Contact Member Services
service@unimutual.com.au
1800 286 704

Complaints and Dispute Resolution Policy and Procedures

Privacy Complaints

Contact the Privacy Officer
privacy@unimutual.com.au
1800 286 704

Privacy Policy and Notifiable Data Breach Policy and Response Plan

Claims Service Feedback and Complaints

Contact Claims Management
claims@unimutual.com.au
1800 286 704

The Claims process

Members can also notify us in writing via mail

PO BOX H96, Australia Square
NSW 1215

Should the Member Services, Claims or Compliance Team be unable to resolve your complaint, Unimutual will refer your complaint through our internal complaints and dispute process and escalate your concerns to the Complaints Manager, who will review your complaint in line with the applicable policy and procedures for handling your complaint or dispute.

UNIMUTUAL'S INTERNAL COMPLAINTS AND DISPUTES PROCESS

We will acknowledge your complaint¹ within one (1) business day by phone or email and provide contact details of the person responsible for dealing with your complaint along with a reference number.

Your complaint will be investigated² objectively, fairly, and efficiently and we will keep you informed at all stages of the process. We will provide an update every five (5) business days as to the status of your complaint.

We will endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within a few days, if not on the spot.

However, we are committed to keeping our Members informed in relation to their complaint or dispute and will provide our formal Internal Dispute Resolution response³ within 30 calendar days of receiving the complaint.

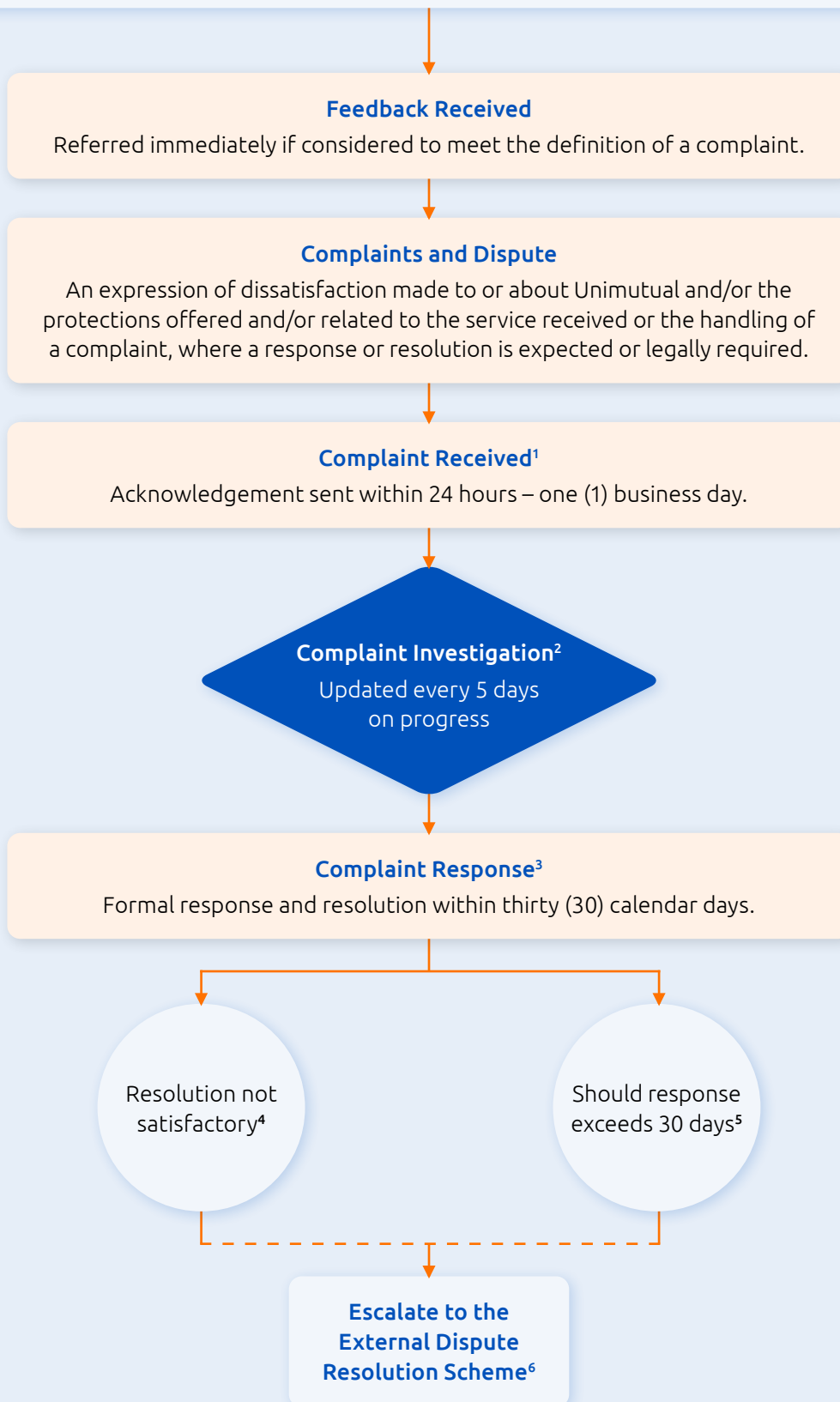
IF YOU ARE DISSATISFIED WITH OUR RESPONSE

Should your complaint or dispute not be resolved to your satisfaction⁴ through our Internal Complaints and Dispute resolution process, or we have been unable to find a mutual agreement, and/or our complaint resolution exceeds 30 days⁵, you can escalate your complaint to our external dispute resolution provider, the Australian Financial Complaints Authority (AFCA)⁶.



^{1, 2, 3, 4, 5, 6} See *Complaints and Disputes Process* on page 6

Complaints and Disputes Process



EXTERNAL DISPUTE RESOLUTION

Our External Dispute Resolution provider is the Australian Financial Complaints Authority (AFCA) of which Unimutual (ABN: 45 106 564 372, AFSL: 241 142) is a member (member number 36803). Should you remain dissatisfied with the resolution we have offered, you can escalate your complaint to AFCA, the contact details are provided below. AFCA will consider your complaint if it meets the organisation's eligibility requirements as per their rules and operational guidelines.



AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

GPO Box 3, Melbourne VIC 3001

Toll-Free 1800 931 678 **Email** info@afca.org.au | **Website** www.afca.org.au

OUR REGULATORY OBLIGATIONS

As the holder of an AFS Licence, Unimutual has specific obligations to the Australian Securities and Investments Commission (ASIC) and its Members to remain compliant with the *Corporations Act 2001 (Cth)* ("the Act"), the *Corporations Regulations 2001* ("the Regulations"), financial service laws and its licence conditions.

We have ensured our processes are aligned and compliant with the following regulatory guidelines:

- Australian Securities and Investments Commission RG 271 – Internal Dispute Resolution
- Australian Securities and Investments Commission Act 2001 – s1 and 12A
- Corporations Act – Ch 7; s601RAB, 601RAC, 760A, 761G, 912A, 912D, 1012C, 1017G, 1053, 1053A, 1056
- Corporations Regulations Act – regs 5D.2.01, 5D.2.02, 7.1.28A, 7.6.02, 7.9.77
- AS/NZS 10002: 2014 Complaints handling, Customer satisfaction – Guidelines for complaints handling in organisations

As Unimutual is a discretionary mutual offering and distributing miscellaneous risk products (protections), it is not regulated by the Australian Prudential Regulations Authority (APRA). Unimutual is regulated by the ASIC and is required to comply with the *Corporations Act 2001 (Cth)* ("the Act"), the *Corporations Regulations 2001* ("the Regulations"), financial service laws and its AFS licence conditions.

ACCESSIBILITY SERVICES

We take our commitment to provide accessible services to Members seriously.

If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative offering an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge.

- For talk to text users, please call 13 36 77 and ask for (02) 9169 6600
- For speak to listen users, please call 1300 555 727 and ask for (02) 9169 6600
- Internet relay users, please [connect to the NRS](#) and ask for (02) 9169 6600

If you require any information outlined in this guide in another language, please contact our compliance team via email compliance@unimutual.com.au or by phone 1800 286 704.