

CUSTOMER COMPLAINT POLICY

We are proud of our customer service culture and make every effort to ensure that our customers are satisfied with the service they receive. We have an Internal Dispute Resolution (IDR) policy in place for resolving complaints. This policy explains how you can raise a complaint, how we will deal with your complaint, and what you can do if you do not feel that your complaint has been adequately resolved.

How to make a complaint

Should you wish to make a complaint you can notify us using any of the methods listed below:

- Call us on 1300 720 452 and ask for the Complaint Officer.
- E-mail us at feedback@amal.com.au.
- Write to us at Level 13, 20 Bond Street, Sydney NSW 2000.
- Or speak to any representative of our business, who will refer you to the Complaint Officer if they are unable to assist you personally.

Our team is available to assist you from 8:30am to 5:00pm AEST/AEDT, Monday to Friday (excluding public holidays).

When making your complaint please provide the following information to us:

- your full name;
- your account number;
- how you wish us to contact you (for example, by phone, email);
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

Acknowledgement

We aim to acknowledge receipt of your complaint verbally or in writing in the same manner as your complaint is made within one business day and try to resolve it as quickly as possible.

Investigation

If your complaint cannot be resolved immediately, we will investigate the matters you have raised fairly and in a timely manner.

Internal Dispute Resolution Response

Once we have come to an outcome of your complaint, we will provide you with an Internal Dispute Resolution Response (IDR Response). An IDR Response is a written communication to you, informing you of:

- the final outcome of your complaint at IDR;
- your right to take the complaint to AFCA if you are not satisfied with the IDR response; and
- the contact details for AFCA.

If we reject or partially reject your complaint, the IDR response will clearly set out the reasons for the decision.

We do not need to provide an IDR response to you if your complaint is resolved to your satisfaction within five business days after receipt or we have given you an explanation and/or apology where we cannot take further action to reasonably address your complaint. However, we will provide a written response at your request.

Timeframe

We will provide you an IDR response within 30 days, or 21 days where your complaint involves default notices, hardship notices or requests to postpone enforcement proceedings. Where the IDR response cannot be provided within the timeframe, we will provide you a delay notification in writing to inform you the reason for the delay and your right to complain to AFCA with AFCA's contact details enclosed.

External Dispute Resolution Scheme

If you are not satisfied with the resolution to your complaint, you can escalate your complaint to the Australian Financial Complaints Authority. AFCA is a free service to provide you with an independent mechanism to resolve specific complaints. AMAL is a member of AFCA. You can contact AFCA through the following channels:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au