



Easing the impact

Complaints Policy

Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond. When we use the term “IDR”, we mean “internal dispute resolution”.

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 (“the Instrument”). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

How to make a complaint

When making your complaint please tell us:

- your name
- 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.

You can make a complaint to us in any of the following ways:

Telephone: 1800 809 780

Email: info@pbf.asn.au

Writing: Chief Executive Officer
PBF Australia Ltd
PO Box 538
Floreat WA 6014

Social media: Facebook / Instagram

In Person **Western Australia**
1/315 Railway Road
Shenton Park WA 6008

Queensland
Building 15/2404 Logan Road
Eight Mile Plains QLD 4113



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If you need help to make a 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.

How we will deal with your complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. Generally, where your complaint is made:

- *verbally* – we will acknowledge your complaint in the same manner and, in writing, within one business day, or as soon as practicable;
- *in writing* – by post, email or via social media, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to

investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

IDR Response

We will provide you with our written reasons for the outcome of your complaint (“IDR Response”) no later than 30 calendar days after receiving your complaint if:

- your complaint is not resolved within 5 business days of us receiving your complaint;
- if you request a written response; or
- if your complaint is about a declined member benefit claim or the value of the claim.

If we reject your complaint (whether in full or in part), our IDR Response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint.





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We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay.

Escalating your complaint

Given our products are classified as Mutual Risk Products we are not required to be a member of the external dispute resolution scheme - Australian Financial Complaints Authority (AFCA). Accordingly, if you are not satisfied with our response to your complaint, AFCA can't consider your complaint. [There are however other places you can ask for assistance to resolve your complaint:](#) <https://www.afca.org.au/what-to-expect/other-places-to-get-help>



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