

Australian Unity Complaints Management Policy

About this policy

This policy outlines Australian Unity's ("our", "we" or "us") complaint handling process for our Health, Wealth and Care products and services.

We adopt the Australian / New Zealand Standard - Guidelines for complaint management in organizations ("AS/NZS 10002:2014") definition of a complaint, which is an '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'.

Guiding principles

We care about helping you and your wellbeing. To help us do this, and ensure we can continue to do this well, we want to hear from you if you have a complaint about us.

Our complaint management policy, procedures and system are supported by these guiding principles:



Respect: You have a right to raise a complaint, be heard, be treated fairly and with respect.



Accountability & commitment: Our senior management are committed to ensuring our complaint management system has all the necessary support to operate effectively.



Objectivity: Complaints will be handled in an unbiased and equitable manner.



Confidentiality: We respect the privacy and confidentiality of our customers. This applies to any personal or sensitive information received during the complaints process.



Accessibility: We offer a range of ways to lodge a complaint. Our process is free and accessible to all customers, advocates, and advisers. We display this information on our website in easy-to-read formats and in formats that make it easy for people of all ages (including children and young people) to know how to provide feedback or make a complaint. If language is a barrier, we may speak to you through an interpreter.






















Responsiveness: We will respond to complaints in a timely manner and in line with our regulatory requirements. We provide you updates on the progress of your complaint.















Continual improvement: We regularly review our complaint management policies and procedures for process improvement opportunities.

How to lodge your complaint

We provide the following ways for you to lodge a complaint.

Area	Products & Services	Contact
All	Privacy Protecting your personal information	 13 29 39
		 www.australianunity.com.au/contact-us
		 Group Privacy Officer Australian Unity Limited Level 15, 271 Spring Street Melbourne VIC 3000
Banking	Transaction accounts, savings accounts, term deposits, home loans, credit cards, personal loans	 1300 790 740
		 bankingsupport@australianunity.com.au
		 Australian Unity Bank Limited Reply Paid 1801 Melbourne VIC 3001
Financial	Financial advice	 13 29 39
		 pfscompliance@australianunity.com.au
		 Complaints Manager - Advice Reply Paid 91914 Melbourne VIC 3000
Wealth	Investment bonds, property funds, managed funds	 13 29 39
		 investments@australianunity.com.au
		 Manager - Investor Services Reply Paid 91914 Melbourne VIC 3000
Trustee services	Estate planning, financial attorney, financial and legal administrator, estate administration, trust management	 1800 87 87 83
		 trusteecomplaints@australianunity.com.au
		 Manager - Trustee Services Reply Paid 91914 Melbourne VIC 3000
Insurance	Private health insurance	 1300 786 424
		 customerservice@australianunity.com.au or https://www.australianunity.com.au/health-insurance/contact
General Insurance	Home and content, landlord, car, caravan & trailer, pet insurance, and travel.	 1300 130 935
		 gisales@australianunity.com.au

Care	Home Health	Aboriginal Home Health, Home Care Services and Community Health (Allied Health and Nursing)	 1300 753 494 (or contact the manager at your branch)
			 www.australianunity.com.au/assisted-living/about-us/contact-us
			 Home Health Customer Feedback Australian Unity 271 Spring Street Melbourne VIC 3000
		Remedy Healthcare	 1300 224 334
	(Including the Beyond Blue Support Service and Get Healthy Service)	 remedy@remedyhealthcare.com.au	
		 Remedy Healthcare Group, GPO Box 2219, Melbourne, VIC, 3001	
Aged Care	Specialist Care	Retirement Communities, Residential Aged Care	 1300 753 494 (or contact the manager at your Aged Care Facility or Retirement Community)
			 www.australianunity.com.au/assisted-living/about-us/contact-us
			 Complete a "Tell us about it" form and put it in a suggestion box at one of our Aged Care facilities or Retirement communities. You can also give the form to a staff member.
Dental Health	Dental	Dental treatments	 1300 700 541
			 Spring Street: ssdc@australianunity.com.au Collins Street: cdc@australianunity.com.au Box Hill: bhdc@australianunity.com.au Rowville: rdc@australianunity.com.au Hughesdale: hdc@australianunity.com.au Moonee Ponds: mpdc@australianunity.com.au
			 Australian Unity Dental Ground Floor 271 Spring Street Melbourne VIC 3000 1300 700 541
		<p><i>If your complaint relates to an affiliate dentist not listed above, please contact them directly. You can find their details on this site:</i></p> <p>www.australianunity.com.au/health-insurance/cover/find-a-health-care-provider/gap-free-dentists</p>	

What to expect when you lodge a complaint



Tell us about your complaint or feedback using your preferred method. To help us help you, please provide us as much information as possible, including:

- your name (and account details if applicable). This is not required if you wish to remain anonymous
- preferred contact details
- what your complaint is about. For instance, what service or product your complaint is about, what went wrong, when, and who you were dealing with (if known), and
- what resolution you are seeking.



In most cases we will **acknowledge** your complaint within **1 business day** (or as soon as practicable).

Complaints regarding Home Health and Specialist Care Services will be acknowledged within 2 business days.

This will usually be via the same way you told us about your complaint – unless you've asked us to communicate with you another way and we can reasonably do this.



We will investigate and work to resolve your complaint. Depending on the nature and complexity of your complaint, one of the following will happen next:



We can resolve your complaint within 5 business days (Please see notes below for common exceptions to this).

Where possible, we will attempt to resolve your complaint on the spot.

For your complaint to be considered resolved, this means that you are satisfied with the outcome, or we have provided an explanation (this could be written or verbal), or we have apologised or there is no further action we reasonably believe we can take.

Your complaint will be used to help us to learn and improve our products, services, and training.

Financial services: where we can resolve your complaint in 5 business days, we will only send you a written response if your complaint is about hardship, a declined insurance claim, the value of an insurance claim, or you have specifically requested a written response from us.

Bank customers (excluding General Insurance): In line with our commitments under the Customer Owned Banking Code of Practice, if we can't resolve your complaint within 3 business days, we'll also contact you with the name and contact details of the person you can escalate your complaint to. This does not apply to General Insurance complaints which are not regulated under the Customer Owned Banking Code of Practice.

Retirement Communities: We will provide a written response within 15 days (or another agreed time frame).



Financial services:

We will provide you a written response that outlines the outcome of your complaint.

Our letter will tell you what we did in response to your complaint or any reasons why we rejected or partially rejected your complaint.

The timelines to resolve your complaint and provide you with your written response are:

- Standard complaints: within **30 calendar days** from when you told us about your complaint
- Credit-related complaints involving default notices, hardship applications (where all requested information has been provided) and requests to postpone enforcement action: within **21 calendar days** from when you told us about your complaint.



We will inform you of a delay. If something which is out of our control occurs, or your complaint is very complex, we will let you know before the timeframes noted above if there will be a delay with our response.

If we do this, we will let you know:

- the reason for the delay
- your right to complain to an external dispute body and their contact details, and
- the revised complaint resolution date. By this date (unless advised of another delay) you will be provided a response about your complaint.

Still not satisfied with the outcome?

Thank you for giving us the opportunity to resolve your complaint in the first instance.

If you believe that we have not made reasonable attempts to address your complaint, or you are not satisfied with our resolution, you can take your complaint to an independent, external complaint handling body.



The contact details of the external dispute handling bodies you can refer your complaint to are listed below.

Financial Services, Banking and General Insurance

Australian Financial Complaints Authority (AFCA) (afca.org.au) is an external dispute resolution body which provides fair and independent financial services complaint resolution. It's free to customers.





1800 931 678

	info@afca.org.au
	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001, Australia




Private Health Insurance

The **Private Health Insurance Ombudsman (PHIO)**, a division of the Commonwealth Ombudsman (www.ombudsman.gov.au), is the independent office appointed by the Federal Government that provides free services to all health fund members. The Ombudsman handles enquiries, suggestions and complaints and will assist you in resolving a dispute.



	1300 362 072 (option 4 for private health insurance)
	phi@ombudsman.gov.au

Aged Care & Home Care Services

The **Aged Care Quality and Safety Commissioner (ACQSC)** is the national end-to-end regulator of aged care services. They also resolve complaints about these services.

	1800 951 822
	info@agedcarequality.gov.au Online Complaints Form Aged Care Quality and Safety Commission
	Aged Care Quality and Safety Commission GPO Box 9819 in your capital city

The **NDIS Quality and Safeguards Commission** is an independent agency established to improve the quality and safety of NDIS support and services.

	1800 035 544
	Complaint Contact Form (business.gov.au)

Healthcare

Each State and Territory has a free independent health service to help consumers with their health service concerns. Please refer to their website for further details.

State	Independent health service	Website & Contact number
Victoria	Office of the Health Services Commissioner	www.health.vic.gov.au/hsc

		1300 582 113
New South Wales	Health Care Complaints Commission	www.hccc.nsw.gov.au 1800 043 159
Queensland	Office of the Health Ombudsman	www.oho.qld.au 133 646
South Australia	Health and Community Services Complaints Commissioner	www.hcscs.sa.gov.au 1800 232 007
Western Australia	Health and Disability Services Complaints Office	www.hadsco.wa.gov.au/home/ 1800 813 583
Tasmania	Health Complaints Commissioner	www.healthcomplaints.tas.gov.au 1800 001 170
ACT	ACT Human Rights Commission	www.hrc.act.gov.au (02) 6205 2222
Northern Territory	Health & Community Services Complaints Commission	www.hcscs.nt.gov.au 1800 004 474

Retirement Communities

Independent and external complaints about Retirement Communities can be referred to the relevant State's external dispute handling bodies. Please refer to their website for additional contact details and processes.

State	External dispute handling body	Website
Victoria	Consumer Affairs Victoria	www.consumer.vic.gov.au
	Victorian Civil and Administrative Tribunal (VCAT)	www.vcat.vic.gov.au
New South Wales	Fair Trading NSW	https://www.fairtrading.nsw.gov.au
	New South Wales Civil and Administrative Tribunal (NCAT)	www.ncat.nsw.gov.au
Queensland	Office of Fair Trading QLD	www.qld.gov.au/law/fair-trading
	Queensland Civil and Administrative Tribunal (QCAT)	www.qcat.qld.gov.au

Trustees Guardianship and Administration

State based tribunals manage external dispute resolution where the appointment is made by them. Please refer to their website for relevant contact details and processes.

State	Tribunal	Website
Victoria	Victorian Civil and Administrative Tribunal	www.vcat.vic.gov.au
Queensland	Queensland Civil and Administrative Tribunal	www.qcat.qld.gov.au
South Australia	South Australian Civil and Administrative Tribunal	www.sacat.gov.au
Western Australia	Western Australian State Administrative Tribunal	www.sat.justice.wa.gov.au
New South Wales	The NSW Trustee & Guardian	www.tag.nsw.gov.au

Privacy and personal information concerns

The Office of the Australian Information Commissioner (OAIC) is an independent statutory body whose purpose is to promote and uphold privacy and information access rights.

	1300 363 992
	Online complaint form enquiries@oaic.gov.au
	Office of the Australian Information Commissioner GPO Box 5218, Sydney, NSW, 2001

Please refer to the Australian Unity Privacy Policy for more detail on how we handle your personal information.