

# Australian Unity Complaints Management Policy (External)

## 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 Standard - Guidelines for complaint management in organisations ("AS 10002:2022") 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
		 <a href="http://www.australianunity.com.au/contact-us">www.australianunity.com.au/contact-us</a>
		 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
		 <a href="mailto:bankingsupport@australianunity.com.au">bankingsupport@australianunity.com.au</a>
		 Australian Unity Bank Limited Reply Paid 1801 Melbourne VIC 3001
Financial	Wealth Investment bonds, property funds, managed funds	 13 29 39
		 <a href="mailto:investments@australianunity.com.au">investments@australianunity.com.au</a>
		 Manager - Investor Services Reply Paid 91914 Melbourne VIC 3000
Trustee services	Estate planning, financial attorney, financial and legal administrator, estate administration, trust management	 1800 878 783
		 <a href="mailto:trusteecomplaints@australianunity.com.au">trusteecomplaints@australianunity.com.au</a>
		 Manager - Trustee Services Reply Paid 91914 Melbourne VIC 3000
Insurance	Private Health Insurance Private health insurance	 1300 786 424
		 <a href="mailto:customerservice@australianunity.com.au">customerservice@australianunity.com.au</a> or <a href="https://www.australianunity.com.au/health-insurance/contact">https://www.australianunity.com.au/health-insurance/contact</a>
General Insurance	Home and content, landlord, car, caravan & trailer, pet insurance, and travel.	 1300 130 935
		 <a href="mailto:gisales@australianunity.com.au">gisales@australianunity.com.au</a>

<b>Care</b>	<b>Home Health</b>	Aboriginal Home Health, Home Care Services and Community Health (Allied Health and Nursing)	 1300 753 494 or contact your branch
			 <a href="http://www.australianunity.com.au/assisted-living/about-us/contact-us">www.australianunity.com.au/assisted-living/about-us/contact-us</a>
		Remedy Healthcare	 1300 224 334
		(Including the Beyond Blue Support Service and Get Healthy Service)	 <a href="mailto:remedy@remedyhealthcare.com.au">remedy@remedyhealthcare.com.au</a>  Remedy Healthcare Group, GPO Box 2219, Melbourne, VIC, 3001
<b>Residential</b>	<b>Aged Care</b>	Residential Aged Care facilities	 1300 753 494 or contact your Aged Care facility
			 <a href="http://www.australianunity.com.au/assisted-living/about-us/contact-us">www.australianunity.com.au/assisted-living/about-us/contact-us</a>
			 Complete a “Tell us about it” form and put it in a suggestion box at one of our Aged Care facilities. You can also give the form to a staff member.
		<b>Living</b>	Retirement Communities
 <a href="http://www.australianunity.com.au/assisted-living/about-us/contact-us">www.australianunity.com.au/assisted-living/about-us/contact-us</a>			
 Complete a “Tell us about it” form and put it in a suggestion box at one of our Retirement Communities. You can also give the form to a staff member.			

## Accessibility



If you are deaf or have a hearing or speak impairment and you want to speak with us over the phone, you can contact us through [the National Relay Service](#) (NRS). You will need to register with the NRS before using the service.

For voice relay, contact 1300 555 727 then give the phone number from the above table for the service you want to discuss.

For TTY users, contact 133 677, then give the phone number from the above table for the services you want to discuss.



If English isn't your first language you can access an interpreter service through the [Translating and Interpreting National Services](#) on 131 450.



If you need a large print version of this policy, please contact us on 13 29 39 or [www.australianunity.com.au/contact-us](http://www.australianunity.com.au/contact-us)

## 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),
- what resolution you are seeking.



### We will acknowledge your complaint.

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

Complaints regarding Home Health, Aged Care and Retirement Communities 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.

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.

Depending on the product, nature, and complexity of your complaint, one of the following may apply to how we investigate and resolve your complaint:

- Bank customers:** 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.
- Credit related complaints:** If your complaint relates to default notices, hardship applications (where all requested information has been provided) and requests to postpone enforcement action, we will provide you a written response within 21 calendar days.
- Financial services (including general insurance):** 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. If your complaint cannot be resolved within 5 business days, we'll provide you a written response that outlines the outcome of your complaint (or any reasons why we rejected or partially rejected your complaint) within 30 calendar days.
- Private health insurance:** We aim to resolve your complaint within 10 business days. In the event this cannot be achieved, we'll contact you to

provide details of the status, reasons for delays and an expected resolution date.

- v. **Retirement communities:** We aim to resolve your complaint within 72 hours. In the event this cannot be achieved, we'll contact you to provide details of the status, reasons for delays and an expected resolution date. We will continue to monitor progress, and in all cases if your complaint remains unresolved after 15 days, it will be escalated internally to the next level of senior management for action.
- vi. **Residential aged care:** We will provide a written response within 10 business days (or another agreed time frame). In the event this cannot be achieved, we'll contact you to provide details of the status, reasons for delays and an expected resolution date.
- vii. **Home care services:** We aim to resolve your complaint within 5 business days. In the event this cannot be achieved, we'll contact you to provide details of the status, reasons for delays and an expected resolution date.
- viii. **Complex complaints and delays:** 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.



#### **We learn and improve from your complaint**

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

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### **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](http://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
	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
	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](http://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)
	<a href="mailto:phi@ombudsman.gov.au">phi@ombudsman.gov.au</a>

### 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
	<a href="mailto:info@agedcarequality.gov.au">info@agedcarequality.gov.au</a> <a href="#">Online Complaints Form   Aged Care Quality and Safety Commission</a>
	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
	<a href="#">Complaint Contact Form (business.gov.au)</a>

## 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
<b>Victoria</b>	Office of the Health Services Commissioner	<a href="http://www.health.vic.gov.au/hsc">www.health.vic.gov.au/hsc</a> 1300 582 113
<b>New South Wales</b>	Health Care Complaints Commission	<a href="http://www.hccc.nsw.gov.au">www.hccc.nsw.gov.au</a> 1800 043 159
<b>Queensland</b>	Office of the Health Ombudsman	<a href="http://www.oho.qld.au">www.oho.qld.au</a> 133 646
<b>South Australia</b>	Health and Community Services Complaints Commissioner	<a href="http://www.hcsc.sa.gov.au">www.hcsc.sa.gov.au</a> 1800 232 007
<b>Western Australia</b>	Health and Disability Services Complaints Office	<a href="http://www.hadsco.wa.gov.au/home/">www.hadsco.wa.gov.au/home/</a> 1800 813 583
<b>Tasmania</b>	Health Complaints Commissioner	<a href="http://www.healthcomplaints.tas.gov.au">www.healthcomplaints.tas.gov.au</a> 1800 001 170
<b>ACT</b>	ACT Human Rights Commission	<a href="http://www.hrc.act.gov.au">www.hrc.act.gov.au</a> (02) 6205 2222
<b>Northern Territory</b>	Health & Community Services Complaints Commission	<a href="http://www.hcsc.nt.gov.au">www.hcsc.nt.gov.au</a> 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
<b>Victoria</b>	Consumer Affairs Victoria	<a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a>
	Victorian Civil and Administrative Tribunal (VCAT)	<a href="http://www.vcat.vic.gov.au">www.vcat.vic.gov.au</a>
<b>New South Wales</b>	Fair Trading NSW	<a href="https://www.fairtrading.nsw.gov.au">https://www.fairtrading.nsw.gov.au</a>
	New South Wales Civil and Administrative Tribunal (NCAT)	<a href="http://www.ncat.nsw.gov.au">www.ncat.nsw.gov.au</a>
<b>Queensland</b>	Office of Fair Trading QLD	<a href="http://www.qld.gov.au/law/fair-trading">www.qld.gov.au/law/fair-trading</a>
	Queensland Civil and Administrative Tribunal (QCAT)	<a href="http://www.qcat.qld.gov.au">www.qcat.qld.gov.au</a>




## 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
<b>Victoria</b>	Victorian Civil and Administrative Tribunal	<a href="http://www.vcat.vic.gov.au">www.vcat.vic.gov.au</a>
<b>Queensland</b>	Queensland Civil and Administrative Tribunal	<a href="http://www.qcat.qld.gov.au">www.qcat.qld.gov.au</a>
<b>South Australia</b>	South Australian Civil and Administrative Tribunal	<a href="http://www.sacat.gov.au">www.sacat.gov.au</a>
<b>Western Australia</b>	Western Australian State Administrative Tribunal	<a href="http://www.sat.justice.wa.gov.au">www.sat.justice.wa.gov.au</a>
<b>New South Wales</b>	The NSW Trustee & Guardian	<a href="http://www.tag.nsw.gov.au">www.tag.nsw.gov.au</a>

### 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
	<a href="#">Online complaint form</a> <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
	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.



## Policy Administration

<b>Policy Name</b>	<b>Complaint Management Policy (External)</b>
<b>Procedure Level</b>	Level 1 – Group Policy
<b>Approval Body</b>	Group Executive – Governance
<b>Date of Approval</b>	23 October 2024
<b>Procedure Owner</b>	Group Executive – Governance
<b>Procedure Administrator</b>	General Manager, Group Risk and Compliance
<b>Related policies</b>	Group Incident Management Policy Group Complaint Management Policy (internal) Privacy Policy
<b>Supporting procedures or guidelines</b>	N/A
<b>Date of last review</b>	February 2023
<b>Regulator (if applicable)</b>	Australian Prudential Regulatory Authority (APRA) Australian Securities and Investments Commission (ASIC) Office of the Information Commissioner (OAIC) Aged Care Quality and Safety Commissioner (ACQSC)
<b>Compliance mechanism</b>	Compliance with this policy is monitored using: <ul style="list-style-type: none"> <li>• the Group Executive Attestation</li> <li>• Control Assessments under the Enterprise Risk Management Policy</li> <li>• Internal Audit Reviews</li> </ul>
<b>Classification</b>	<b>External Use (Remove this page before publishing)</b>