



## **Complaints Policy Australia**

### **National Credit Insurance (Brokers) Pty Ltd**

Effective: 11<sup>th</sup> July 2024

National Credit Insurance (Brokers) Pty Ltd (NCI) holds an Australian Financial Services (AFS) license number 233817 and are members of National Insurance Brokers Association (NIBA). As NIBA members we subscribe to the Insurance Brokers Code of Practice (the Code).

The Code requires we have an internal dispute resolution process.

NCI are committed to customer service excellence, we value feedback from our clients and take complaints seriously. This policy outlines NCI's internal dispute resolution process.

#### **What is a complaint**

A complaint is an expression of dissatisfaction made to us related to our products, our services, or our complaints handling process itself, or where you might expect a response or resolution to a concern.

#### **How to notify us**

You can notify us if you have a complaint by any means you choose, either verbally, by telling us, or by writing to us via email or post setting out your complaint. You can do this directly with any of our staff or by the following:

Email: [complaints@nci.com.au](mailto:complaints@nci.com.au)  
Ph: 1800 882 820 (Head Office)  
Post: PO Box 3315 Rundle Mall  
ADELAIDE SA 5000

#### **How we manage complaints**

When we receive your complaint, we will acknowledge your complaint promptly and provide information about our internal dispute resolution process and timeframes.

Your complaint will be reviewed, and you will be contacted within 10 business days to provide an update on the complaint, together with contact details of the person handling the complaint. You will be kept up to date with the progress of your complaint at least every 10 business days.

We will attempt to resolve the complaint to your satisfaction within 30 calendar days from the date the complaint is received. Where we cannot make a decision about a complaint within 30 calendar days, we will contact you in writing and provide reasons for the delay.

Complaints will be handled by a person with appropriate authority, knowledge and experience. If the complaint relates to the conduct of a person, you have been dealing with, all reasonable steps will be taken to ensure that person does not



handle your complaint. It is important that you provide this person with all the relevant information.

**What if I want to raise the dispute with senior personnel?**

You should feel free to contact any of the members of our leadership team listed on our website at [www.nci.com.au](http://www.nci.com.au) or to the following:

Head of Risk & Group Services  
Jeff George  
Email: [Jeff.George@nci.com.au](mailto:Jeff.George@nci.com.au)  
Ph: 1800 882 820

Account Director  
Darren Maxfield  
Email: [Darren.Maxfield@nci.com.au](mailto:Darren.Maxfield@nci.com.au)  
Ph: 1800 337 036

They will be happy to deal directly with you and to investigate and attempt to resolve your complaint within thirty calendar days of the complaint being made.

**Complaints Process**

<b>Notification of complaint</b>	Client expresses dissatisfaction to NCI by any means.
<b>Complaint acknowledged</b>	NCI will promptly acknowledge receipt of any complaint and outline our internal dispute resolution process and timeframes.
<b>Complaint reviewed and assigned</b>	Complaint reviewed and notification to complainant within 10 business days to provide an update on the complaint and the contact details of the person handling the complaint.
<b>Investigation timing</b>	We will investigate your complaint and endeavour to resolve the complaint to your satisfaction within 30 calendar days of receipt of the complaint. You will be updated on the progress at least every 10 business days. In the event we cannot make a decision within 30 calendar days, we will notify you in writing with the reasons for the delay.
<b>Notification of outcome</b>	You will be notified in writing with the outcome of our investigation and the reasons for our decision.
<b>If complaint relates to an alleged breach of the Code</b>	We will inform you of your right to report the alleged breach of the Code to the Insurance Brokers Code Compliance Committee.

Policy established:	25 <sup>th</sup> October 2022
Policy reviewed:	July 2024
Next review due:	July 2025