Complaints Policy Australia

National Credit Insurance (Brokers) Pty Ltd

Effective: 12th November 2025

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). NCI also acts as a Credit Reporting Body (CRB) providing its own tailor-made suite of reports in order to assist our clients in managing their trade credit risks. This reporting service is supplemented by the provision of an alerts service whereby notifications of recent changes in a business's risk profile are issued.

NCI are committed to customer service excellence, we value feedback from our clients and take complaints seriously. If any person or organisation is dissatisfied with a product or service provided by NCI, or about a default we have listed, you have a right to make a complaint to us. 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, about a default we have lodged, our handling of your personal information, 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:

For complaints about our products or services:
Email: complaints@nci.com.au
Ph: 1800 882 820 (Head Office)
Post: PO Box 3315 Rundle Mall ADELAIDE SA 5000

For complaints about how we have handled your personal information
Email: Privacyofficer@nci.com.au

For complaints about defaults
Email: resolutions@nci.com.au

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.

How to take your complaint further

If you are not satisfied with the outcome we propose, or if you believe you have not received a fair hearing, let us know and if we think it is appropriate we will undertake a further review of your complaint.

If your complaint related to the handling of your personal information and you are not satisfied with our final response, you can make a complaint to the Office of the Australian Information Commissioner (OAIC):

Online: www.oaic.gov.au
Email: enquiries@oaic.gov,au
Mail: Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.

Complaints Process

Notification of complaint	Client expresses dissatisfaction to NCI by any means.
Complaint acknowledged	NCI will promptly acknowledge receipt of any complaint and outline our internal dispute resolution process and timeframes.
Complaint reviewed and assigned	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.
Investigation timing	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.
Notification of outcome	You will be notified in writing with the outcome of our investigation and the reasons for our decision.
If complaint relates to an alleged breach of the Code	We will inform you of your right to report the alleged breach of the Code to the Insurance Brokers Code Compliance Committee.