



# Resolving Complaints

An easy guide to QBE's complaint resolution process

We want you to tell us if you are dissatisfied with any aspect of our products or service.

If you have a complaint, please tell us, as it gives us the opportunity to address your concerns and continue to improve, support, and provide value to you. Your complaint could be about your policy, a claim, your privacy, or an issue related to the conduct of our agents, authorised representatives, or service suppliers.

Our complaint resolution service is available to you free of charge.

## What to do if you have a complaint

### Step 1 - Talk to us

Your first step is to get in touch with the team looking after your policy, direct debit, or claim. You will find their contact details on your policy documents, letters, or emails from us. Please provide the team with as much information as possible so they can try to resolve your complaint quickly and fairly.

For additional assistance in lodging a complaint, or if your complaint relates to Compulsory Third Party or Workers Compensation, please refer to [qbe.com/au](https://www.qbe.com/au)

### Step 2 - Customer Relations

If you remain dissatisfied, you can ask us to refer your complaint to our Customer Relations team or you can contact the Customer Relations team directly.

## How to contact Customer Relations

### Phone

1300 650 503

(Monday to Friday from 9am to 5pm AEST except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.

### Email

complaints@qbe.com

### Post

Customer Relations  
GPO Box 219  
PARRAMATTA NSW 2124

A Dispute Resolution Specialist within Customer Relations will conduct an independent review of your complaint. The Dispute Resolution Specialist will:

- a) contact you to acknowledge receipt of your complaint by phone, email, or letter.
- b) review your complaint and all relevant information.
- c) update you on the progress of the review.
- d) endeavour to provide a final decision in writing within 30 calendar days of you first raising your complaint if they have all the necessary information.
- e) contact you if they need more information or your complaint requires further investigation, explain what is required and to outline the reasons for any delay. They will confirm a new timeframe for the decision and notify you of your right to contact the Australian Financial Complaints Authority (AFCA) or another relevant external dispute scheme.

## Step 3 - Still not resolved?

If you are not satisfied with our final decision, you can refer your complaint externally to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent financial services complaints resolution service that is free to customers.

## How to contact AFCA

### Phone

1800 931 678

### Email

Info@afca.org.au

### Online

www.afca.org.au

### Post

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

AFCA can advise you whether your complaint is one which falls within their rules, as some exclusions apply.

Time limits may apply to lodge your complaint with AFCA, so you should act promptly or otherwise consult the AFCA website for more information.

## Privacy complaints

For privacy complaints, if you remain dissatisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

## How to contact the OAIC

### Phone

1300 363 992

### Online

www.oaic.gov.au

### Post

Office of the Australian Information Commissioner  
GPO Box 5288  
SYDNEY NSW 2001

## Requesting a copy of QBE Privacy Policy

Our Privacy Policy provides important information about how QBE collects, uses, holds and discloses your personal information. Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. The Policy also outlines how you can make a complaint about our handling of your personal information.

To get a copy free of charge, visit [qbe.com/au/privacy](http://qbe.com/au/privacy) or contact QBE Customer Relations on 1300 650 503.