

## **Making a Complaint**

Clients not satisfied with our services should contact our Complaints Officer. If an issue has not been resolved to your satisfaction please let us know as soon as possible so that we can try to resolve the problem.

## **How to make a complaint**

A complaint is an expression of dissatisfaction made to or about GSK, related to our products, services, team members or the handling of a complaint, where a response or resolution is expected by you or legally required.

If you would like to make a complaint, please contact our Complaints Manager on 08 9478 1933.

You can express your complaint in writing, by telephone or in person:

**Phone:** 08 9478 1933

**Post:** Complaints Manager, GSK Insurance Brokers, 177 Great Eastern Hwy, Belmont WA 6104

**In person** at 177 Great Eastern Hwy, Belmont WA 6104

To assist us in resolving your concerns quickly and efficiently, please provide as much information as you can about your complaint.

If you require additional assistance because you are:

- an older person or
- come from a culturally or linguistically diverse background or
- live in regional or remote areas
- or experience difficulties with formulating or voicing your complaint

we will try to assist you in the most effective way possible.

We will allow your representatives (including financial counsellors, legal representatives, family, friends and members of parliament) to lodge complaints on your behalf.

If your complaint relates to an insurer product, services or staff, we will clarify and confirm that with you and promptly advise the relevant insurer of your complaint.

## **GSK's Complaint Resolution Response (IDR Response)**

We will acknowledge receipt of your complaint promptly within one business day of receiving it or as soon as practicable.

GSK will investigate your complaint and keep you informed of the progress of our investigation on a regular basis, as is reasonable. In cases where further information or investigation is required from you, we will contact you with the details.

If GSK resolves your complaint to your satisfaction by the end of the fifth business day after we have received it, we will not provide you with a response in writing (unless requested). However, GSK will always provide a written response to you if the complaint is regarding a declined claim, the value of a claim or financial hardship.

When GSK provides you with a written response, it will include the final outcome of the complaint. You have a right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with the outcome.

If GSK rejects or partially rejects your complaint, we will clearly set out the reasons for the decision by:

- Identifying and addressing the issues raised by you
- Setting out our findings on material questions of fact and referring to the information that supports those findings
- Providing you with enough detail for you to understand the basis of our decision and to be fully informed when deciding whether to escalate the matter.

We will respond to your complaint in writing no later than 30 calendar days after receiving your complaint.

### **Complaint Management Delay Exception**

If the resolution of your complaint is particularly complex or there are circumstances beyond our control causing complaint management delays (i.e. information has to be obtained from third parties or you are unable to respond to us), we will provide you with a delay notification before the expiration of 30 calendar days as indicated above.

In that notification, we will advise of the reasons for our delay and your right to complain to AFCA if you are dissatisfied

### **What to do if you are not satisfied with GSK's response**

If you are not satisfied with the outcome or our handling of your complaint, you have the right to take your complaint to AFCA.

AFCA independently assists consumers and small businesses to make and resolve complaints about financial firms (including insurance brokers or insurance companies). Their service is free to the public.

GSK is a member of this scheme and we agree to be bound by its determination about a dispute. Please note that before AFCA can investigate your complaint, they do require you to have first provided us with the opportunity to address the complaint.

Time limits may restrict your ability to make complaints to AFCA. Please contact AFCA or consult the AFCA website for more details.

The details to lodge a complaint with AFCA are:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If your complaint falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.