

MANAGING COMPLAINTS AND DISPUTES

We're committed to providing our clients and customers with excellent service and quality products.

To help us continually improve our standards, we use complaints to identify areas where our service may have fallen short of your expectations.

Our promise to you

BCB holds an Australian Financial Services License (AFSL) and we're required to adhere to the Complaints and Disputes Regulations (RG271). You can download a copy of Regulatory Guide 271 from ASIC: Regulatory Guide RG 271 Internal dispute resolution (asic.gov.au).

BCB subscribes to the Insurance Brokers Code of Practice and is a member of the Australian Financial Complaints Authority (AFCA), so we're committed to the fair, transparent and timely resolution of disputes.

- Let us know if we've provided advice that you believe is incorrect or unsatisfactory.
- Tell us if you think we haven't responded to an enquiry within a reasonable time frame.
- Make us aware of any situation where you're unhappy with the way our service was delivered.
- Call out where the conduct of employees or BCB via social media or other published information has been discriminatory, rude or offensive.

How to recognise customer complaints (either directed at yourselves or BCB)

The financial services definition of a complaint 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". We only need to be notified about financial services complaints, ie those related to the provision of insurance or the handling of claims.

How to notify us about a complaint

You must notify BCB of any insurance-related complaints (either about yourselves or BCB) so we can handle them through our Internal Dispute Resolution (IDR) process. Please notify our Compliance team at compliance@bcb.com.au

- If your complaint is with, or about, an employee, and you can't resolve the issue with them directly, please ask for your complaint to be escalated. A senior team member will review your complaint and contact you to discuss and/or provide a written response.
- Please make sure your complaint provides a clear outline of the situation, what did or did not occur, and what you believe should have happened.
- You can lodge your complaint via email to complaints@bcb.com.au. Don't forget to include your name and contact information.



BCB is a people business, and we value our relationships.

If you're dissatisfied with your experience, we'd like you to tell us.

Simple steps to resolving your complaints

1. We'll confirm receipt of your complaint in writing within one business day of your notification.
2. If we haven't resolved your complaint within five business days, we'll respond within 30 calendar days from notification, unless we're unable to take any further action.
3. We'll provide an explanation and an apology where necessary.
4. We'll advise you how we'll rectify the issue or advise why the issue cannot be rectified.
5. Our team will provide claims advocacy, including support of your complaint to the insurer or other party and facilitation through its Internal Dispute Resolution process.
6. We'll treat your complaint seriously and try to reach a mutually agreeable outcome. If we need more time to address your complaint, we'll let you know.

Complaints we're unable to respond to but may be able to help with

BCB can't respond directly to complaints about decisions made by insurers or others, such as claim outcomes and performance of loss adjusters or other suppliers engaged by the insurer. However, we can refer your complaint to the appropriate firm for a response.

We'll always notify you in writing about why we are unable to respond to your complaint and we'll help facilitate a response from the firm on your behalf.

If we can't resolve your complaint

If we're unable to resolve your complaint to your satisfaction, you can refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is a free, fair, and independent dispute resolution scheme that considers complaints about financial products and services. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints that consumers and small businesses have with their financial firms, and you may take your complaint to AFCA at any time. Complaints can be made online, by mail or phone.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

**To find out more about managing complaints and disputes,
please contact your local BCB office.**

The information provided is general. It does not constitute legal advice and should not be relied upon as legal advice. BCB recommends seeking advice from a qualified lawyer on any legal issues affecting you before acting on any legal matter. Whilst BCB endeavours to ensure the content of this information sheet is accurate, it does not represent or warrant its accuracy, adequacy or completeness and is not responsible for any loss suffered as a result of or in relation to the use of this information.

ADELAIDE

Phone 03 8609 2311
Email sa@bcb.com.au

BRISBANE

Phone 07 5668 7800
Email qld@bcb.com.au

CAIRNS

Phone 07 5668 7800
Email qld@bcb.com.au

DARWIN

Phone 0434 909 555
Email nt@bcb.com.au

GOLD COAST

Phone 07 5668 7800
Email qld@bcb.com.au

MELBOURNE

Phone 03 8609 2300
Email vic@bcb.com.au

PERTH

Phone 08 6245 5300
Email wa@bcb.com.au

SYDNEY

Phone 02 9024 3850
Email nsw@bcb.com.au

QUESTIONS?

Please contact your nearest BCB office for any queries or advice.

