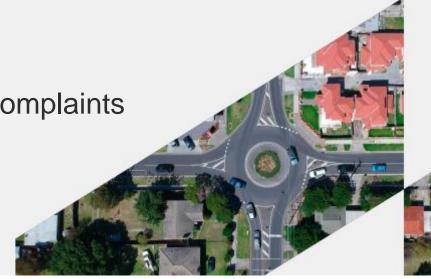


A Guide to Resolving Complaints



Privacy

Your privacy is important to us. Elantis Premium Funding is bound by the National Privacy Principles of the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the National Privacy Principles, and acknowledge

the importance of keeping individuals' personal details confidential and secure. Our privacy policy may be accessed at www.elantis.com.au.

How we will assist you

Elantis Premium Funding has a dispute resolution process in place, which is available to anyone who has a complaint about the services we provide, our employees, agent representatives or service providers. This service is available nationally with all matters treated in confidence. If you have any questions concerning the disputes process, please contact our Internal Dispute Resolution Officer ('IDR') in writing via Email: complaints@ajg.com.au or phone 1800 068 000.

Our promise to you

All complaints will be handled in a fair, transparent and timely manner. When you contact us, we will answer any questions you have as soon as possible. If an authorised Manager cannot resolve your complaint within 5 business days, we will request a review by an Internal Dispute Resolution Officer whom has the authority to deal with your dispute, examine the issue and provide you with a formal response within 30 days. If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA) or otherwise agree a later time with you. In special circumstances, or where a matter is being or has been investigated, we may decline to release information, but we will not do so unreasonably. If your complaint is in connection with our refusal to release any document or detail from our files to you or any other party, then we will provide our reasons for that refusal in writing. If you are unhappy with our decision the matter can be referred to an IDR Manager for review.

If our IDR Manager is unable to resolve your dispute satisfactorily, or we have taken longer than 30 days to resolve your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) or for privacy related matters, the Office of the Australian Information Commissioner.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: <u>info@afca.org.au</u> Telephone: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Further, if our IDR Manager is unable to resolve your Privacy dispute satisfactorily, you may apply to the Office of the Australian Information Commissioner (OAIC) to have your complaint investigated. We will inform you of this right following a decision by a manager or an IDR Manager. You must lodge a complaint with the OAIC within 12 months of the date you became aware of the issue. The contact details of the OAIC are:

Office of the Australian Information Commissioner GPO Box 2999, Canberra ACT 2601 Telephone: 1300 363 992 Email: <u>enquiries@oaic.gov.au</u> Website: <u>www.oaic.gov.au</u>



Contact Us

If you have a question about, or you are unhappy with an Elantis Premium Funding product or service, then we would like to know.

Elantis Premium Funding supports the National Privacy Principles and the Insurance Premium Funding Code of Practice.

Get in touch with Elantis Premium Funding

For further information on resolving a complaint, you can contact us on 1800 451 111. Our office hours are 8.30am to 5.00pm weekdays.



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