



SUNCORP

Customer Relations



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We'd like to hear from you

Satisfying our customers with our product range and customer service is important to us and if there are ways in which we can improve, we'd love to hear from you.

Whilst dealing with us, you may have an idea or suggestion that can help us improve our service to you. We are committed to treating each customer as an individual and we value your thoughts on any issues concerning your relationship with us.

The attached Customer Relations Form provides you with the opportunity to voice any compliments, suggestions, complaints, problems or concerns you may have from your experiences with us.

Paying a compliment

All of our staff are committed to serving customers in an understanding, efficient and helpful manner. We'd like to make doing business with us as easy as possible for you.

If a staff member has given you exceptional service in any way, please let us know as this is a great form of encouragement and motivation.

Our complaint resolution process

We have developed a complaint resolution process which will make voicing your concerns an easy task, ensuring a resolution is reached quickly and fairly.

Our complaint resolution process meets our complaints handling obligations under the following Codes to which we subscribe as well as our regulatory obligations under the Corporations Act 2001:

- Code of Banking Practice
- Electronic Funds Transfer (EFT) Code of Conduct
- General Insurance Code of Practice

Copies of these Codes are available on request.

Lodging a Complaint

If you have a complaint about our product or service please tell the people who provided your initial service. If your complaint is not resolved to your satisfaction or you do not wish to contact the people who provided your initial service, you can:

Phone 1800 689 762 (FREE CALL)

Fax 1300 767 337

Post Reply Paid 1453
Customer Relations Unit RE058
GPO Box 1453
BRISBANE QLD 4001

Email customer.relations@suncorp.com.au

If you choose to detail your problem to us in a letter, or on the form attached to this brochure, please ensure you provide as much detail as possible about the account, policy or claim number to which your concern relates, as well as any extra information you feel we may not already have.

If you require assistance with completing the form or putting your concerns into writing, our staff will be more than happy to help.

Resolving your Complaint

Regardless of how you choose to advise us, we will try to settle your complaint within 1 working day of receipt. If we can't do this, we will phone you, email you or tell you in writing that we have received your complaint. You should get this notice within 3 working days.

Some issues maybe more complicated than others and therefore take longer to resolve. We will try to settle more complicated complaints within 21 days, general insurance complaints within 15 working days and for all other complaints in no more than 45 days, unless you have agreed to a longer period.

If we can't settle your complaint quickly and you have agreed to a longer period in which we can address your complaint, we will write to you every 21 days giving you reason for the delay.

The staff member reviewing your complaint will have the appropriate knowledge and authority to complete the review.

Once we make a decision regarding your complaint, we will contact you and advise of our decision and the reasons for reaching that decision. This contact may be in writing or by phone if you agree to the method of contact.

Taking your Complaint Further

We expect our processes to fully deal with any difficulties you may be experiencing with our products and services. However, should you be dissatisfied with our decision or the way we handled your complaint, please let us know.

Alternatively you can make contact with a range of External Dispute Resolution (EDR) schemes. The contact details of the EDR schemes of which we are members are provided in this brochure.

Financial Ombudsman Service (FOS)

The Financial Ombudsman Service (FOS) provides dispute resolution services for Australian banking, insurance and investment disputes.

They can assist to resolve disputes through negotiation, conciliation or determinations. FOS is an alternative to taking your dispute to court and they can make decisions which are binding on participating financial service providers.

FOS is made up of three divisions that cover a wide range of financial products and services. These divisions are:

- Banking and Finance Division.
- General Insurance Division.
- Investments, Life Insurance and Superannuation Division.

Please see over for further information on each division.

Taking your Complaint Further

continued

Banking and Finance Division

The FOS Banking & Finance Division deals with complaints about banks and their related companies by offering a free, independent service for bank customers if the amount involved is less than \$280,000. They can help solve your banking problems if we have been unable to do this through our complaints resolution process.

You can contact them by:

Phone 1300 780 808 (for the cost of a local call)

Post Financial Ombudsman Service
Banking & Finance Division
GPO Box 3
MELBOURNE VIC 3001

Fax 03 9613 6399

Internet www.fos.org.au

Certain small businesses may also be eligible to utilise the services of the FOS. If your business:

- employs less than 100 full time equivalent employees and is included in the manufacturing of goods
- employs less than 20 full time equivalent employees in a business of another nature.

You should contact the FOS to find out whether they can assist. Please note that there may be other conditions.

General Insurance Division

The FOS General Insurance Division provides a free dispute resolution service to consumers who may be in dispute with their insurer for amounts less than \$280,000. They will indicate whether they can assist you with your complaint as this service is not available to all customers/products.

Decisions by the FOS General Insurance Division up to a certain amount are binding on us, however you are not bound by the FOS decision and if you wish, you may take up the matter through other means.

You can contact the FOS General insurance Division by

Phone 1300 780 808 (for the cost of a local call)

Post Financial Ombudsman Service
General Insurance Division
GPO Box 3
MELBOURNE VIC 3001

Fax 03 9613 6399

Internet www.fos.org.au

Investments, Life Insurance & Superannuation Division (ILIS)

The FOS ILIS Division is a free service and a totally independent and impartial body established to provide free advice and assistance to consumers to help them in resolving complaints relating to life insurance, superannuation, funds management, financial advice, investment advice and sales of financial or investment products.

If you choose to contact FOS ILIS Division, it will acknowledge your complaint in writing and then take up the matter with us.

FOS ILIS division will deal with your complaint directly or follow up the matter on your behalf. If this is unsuccessful, the matter will go into the FOS ILIS review process for a decision.

You can contact FOS ILIS Division by:

Phone 1300 780 808 for the cost of a local call

Post Financial Ombudsman Service
Investments, Life Insurance &
Superannuation Division
GPO Box 3
MELBOURNE VIC 3001

Fax 03 9613 6399

Internet www.fos.org.au

Taking your Complaint Further

continued

Superannuation Complaints Tribunal (SCT)

The SCT is an independent body established by the Commonwealth Government to assist current or former superannuation fund members or their beneficiaries to resolve certain complaints with Fund Trustees as quickly as possible in a fair, economical and informal way.

The SCT will only consider your complaint if you are not satisfied with our final decision or the way we handled your complaint and 90 days have passed since we received your complaint. If the SCT accepts your complaint, it will tell you this in writing within 7 days and will ask us for more information. We have 28 days to reply. The SCT might then organise a meeting between you and us to settle the issue.

If this is unsuccessful, the complaint goes back to the SCT for its decision which is binding. You can contact the SCT by:

Phone 1300 780 808 (for the cost of a local call)

Post Superannuation Complaints Tribunal
GPO Locked Bag 3060
MELBOURNE VIC 300

Internet www.sct.gov.au

Compulsory Third Party QLD

For general information on all aspects of the scheme including the rehabilitation process, injured persons and other interested parties can contact the CTP Claims Helpline operated by the Motor Accident Insurance Commission (MAIC) on 1300 302 568. The MAIC is the regulatory authority responsible for the ongoing management of the Compulsory Third Party scheme in Queensland. If you are not satisfied that the rehabilitation services you might be receiving are reasonable and appropriate, you can apply to MAIC for them to appoint a mediator to help resolve your issues. For issues relating to claims management, contact should be directed to the MAIC.

Your Privacy Protected

We are committed to protecting your privacy in accordance with the "National Privacy Principles" as required under the Privacy Act 1988 (Cmth) in the conduct of our business with you.

Under these principles, we:

- only collect, use and disclose personal information about you that is necessary for what we do
- only disclose your personal information to those to whom we are authorised to disclose it
- handle privacy requests and complaints promptly and fairly.

We welcome the opportunity to resolve any concerns you may have in respect to your privacy. Should you have a request or complaint concerning your privacy with us our Customer Relations Unit will handle the matter.

If you are not satisfied with our handling of your privacy request or complaint you can refer the matter to the Office of the Federal Privacy Commissioner.

You can contact the Office of the Federal Privacy Commissioner by:

Phone 1300 363 992 for the cost of a local call

Post Office of the Federal Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001

Customer Relations Form

Customer details

Title Surname

Given name(s)

Address

Telephone

Name under which Accounts or Policies relating to your concern are held

Account or Policy number(s)

Signature

Date

Please record your comments over page

Suncorp use only

Date received

Date acknowledged

Date resolved

Reference number

Action taken



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