



# **Cosca Public Complaints Policy**

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**COSCA LICENSEE PTY LTD**

**ACN: 626 548 114**

**AFSL: 510677**

# Complaints Policy (AFSL)

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## Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution”.

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by *ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98* (“the Instrument”). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

We adopted the current version of this Complaints Policy on 1 October 2021.


## What is a complaint?

A complaint is:

*“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.*

## How to make a complaint

You can make a complaint to us in any of the following ways:

 <b>Telephone</b>	<ul style="list-style-type: none"><li>• 1800 283 895</li><li>• +61 7 4776 2466</li></ul>
 <b>Email</b>	<ul style="list-style-type: none"><li>• complaints@cosca.com.au</li></ul>
 <b>Writing</b>	<ul style="list-style-type: none"><li>• PO Box 381 Ingham 4850</li></ul>

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

## If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

## How we will deal with your complaint

### *Acknowledgement*

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- verbally – we will acknowledge your complaint in the same manner and, in writing, as soon as practicable;
- in writing – by email or via social media, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

### *Investigation of your complaint*

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

### *IDR Response*

We will provide you with our written reasons for the outcome of your complaint (“IDR Response”) within the following timeframes where:

- your complaint is not resolved within 5 business days of us receiving your complaint;
- if you request a written response; or
- if your complaint is about a declined insurance claim; the value of an insurance claim or if your complaint is about a decision of a superannuation trustee.

Standard complaints	No later than 30 calendar days after receiving your complaint
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Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our IDR Response will:

- identify and address the issues you raised in your complaint;

- set out our findings on the material questions of fact raised in your complaint, referring to the relevant supporting information; and
- provide a sufficient level of detail for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days, and you have not requested an IDR Response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

### *Delay in providing an IDR Response*

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

## **Escalating your complaint**

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

### *AFCA*

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA, and our membership number is 68482.

You can contact AFCA using the following details:

- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne, VIC, 3001.