

At Achmea we pride ourselves on providing high quality service to our clients.

Despite our best efforts, there may be times when we do not meet your expectations. If this happens, we need to know. Your feedback helps us better understand your needs and allows us to improve our service.

We take any complaint made about our products or services seriously and will deal with it promptly, fairly and at no charge to you.

If you have feedback or if you wish to make a complaint, we kindly ask you to please speak to your local Risk Specialist in the first instance.

## Complaints

We take seriously any complaint made about our products or services and will deal with it promptly, fairly, and at no charge to you. If you have a complaint, please first try to resolve it by speaking to the relevant member of our staff. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution System.

The complaint will then be considered by a designated Internal Dispute Resolution Officer of Achmea with the appropriate experience, knowledge and authority to deal with it.

To access our Complaints Handling System, contact your local Risk Specialist or our Internal Dispute Resolution Officer at:

Internal Disputes Resolution Officer  
PO Box H359, Australia Square NSW 1215  
T 1800 724 214 F 1800 724 205 E [complaints@achmea.com.au](mailto:complaints@achmea.com.au)  
[www.achmea.com.au](http://www.achmea.com.au)

## External Dispute Resolution

If you are still dissatisfied or the complaint remains unresolved after 45 days, you may have your complaint dealt with by the Australian Financial Complaints Authority, which is an independent external dispute resolution service provided to clients at no cost to them to review and resolve complaints where we have been unable to satisfy your concerns.

Its contact details are as follows:

### **Australian Financial Complaints Authority Limited**

GPO Box 3, Melbourne Victoria 3001  
T 1800 931 678 F (03) 9613 6399 E [info@afca.org.au](mailto:info@afca.org.au)  
[www.afca.org.au](http://www.afca.org.au)

If your complaint is to do with a privacy issue, you may refer it to the Australian Privacy Commissioner.