

COMPLAINTS HANDLING

We are committed to providing quality services to our clients. This commitment extends to giving you easy access to people and processes that can resolve a service issue or complaint.

If you have a complaint about the service provided to you, please address your enquiry or complaint to the Authorised Representative providing the service. If the Authorised Representative is not able to resolve the issue immediately or within five (5) days, it will be referred to the Ausure Complaints Manager, who will review the complaint and advise you in writing of the expected time for resolution and other important details in accordance with Ausure's Complaints Policy. You can also refer your enquiry or complaint to the Ausure Complaints Manager at any time using the Ausure contact details noted in this FSG.

More complex complaints may take 45 days to resolve. If you are not satisfied with our response or proposed resolution, you may refer your complaint to the Financial Ombudsman Service ("FOS"). Ausure is a member of FOS. FOS provides a conciliation and arbitration service to assist consumers in the resolution of complaints. FOS services are free to complainants and deal with all complaints in accordance with the FOS Rules. You can obtain a copy of these from FOS or from the website at www.fos.org.au.

You can alternatively contact the FOS at:

Street Address: Financial Ombudsman Service, Level 12, 717 Bourke Street, Docklands 3008

Mailing Address: Financial Ombudsman Service, GPO Box 3, Melbourne, VIC 3001 Ph: 1300 78 08 08, Fax: 03 9613 6399, Email: info@fos.org.au.

Ausure is a member of National Insurance Brokers Association of Australia ("NIBA") and strives to comply at all times with the Insurance Brokers Code of Practice. You can download a copy of the Code from www.niba.com.au or from the Ausure website. If you have any further questions about the financial services Ausure provides, please

contact us.