

# AIA AUSTRALIA COMPLAINTS POLICY

## Incorporating AIA Australia Limited AIA Financial Services Pty Limited



June 2022

### AIA Australia Complaints Policy

At AIA Australia, we want to make sure your experience with us is professional and positive. However we know that sometimes things can go wrong and, if they do, we want to know about it and we want to do the right thing.

This Complaint Policy outlines:

- how you can make a complaint (and how you can get support to do so);
- what happens when you make a complaint, such as our processes and timeframes;
- where you can go if you aren't satisfied with your complaint outcome; and
- our Commitments to you, our customers.

### How you can make a complaint:

It is free to make a complaint with us.

There are many ways you can lodge a complaint. Please select the option that is most convenient for you:

#### For AIA Australia customers:

1. Complete the form on our website and we will get in touch with you.
2. Email us at [au.clientservices@aia.com](mailto:au.clientservices@aia.com)
3. Phone us (refer to page 5)
4. Mail us at AIA Australia, PO Box 6111, Melbourne Vic 3004
5. Contact your Financial Adviser directly
6. Contact your Superannuation fund directly

#### For AIA Financial Wellbeing customers:

If your complaint is in relation to advice, products or services through AIA Financial Wellbeing, please contact AIA Financial Wellbeing by selecting from the following options:

- Complete the form [on our website](#) and we will get in touch with you.
- Phone us on 1800 434 044
- Email us at [complaintsAFW@aia.com](mailto:complaintsAFW@aia.com)
- Mail us at AIA Financial Wellbeing, PO Box 6051, Melbourne Vic 3004
- Contact your Financial Adviser directly
- Contact your policy or product provider directly

Should you wish for someone to act on your behalf in making a complaint, such as an advocate or representative, they are also welcome to contact us using the above channels. For privacy reasons, we may need your consent to discuss your circumstances with them.

## If you need additional assistance:

If you have hearing or speech difficulties, you can contact us through the National Relay Service (NRS):

TTY/Voice: **133 677**

SSR: **1300 555 727**

For more information, visit the NRS website ([communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs))

**If you have difficulties speaking English**, we may be able to provide assistance through the Translating and Interpreting Service (TIS National).

**If you need any other assistance** to make a complaint, please let our staff know and they will do their best to help you. This might include giving you extra time to explain your complaint or asking us to contact another person to get more information about your complaint.

## What happens when you make a complaint?

When you make a complaint, we will acknowledge the complaint, either by phone, by post or email, ordinarily within 24 hours after receipt of your complaint. We will tell you:

- details around when and how we will provide you with an update on the progress of your complaint, and
- the latest date that we will endeavour to resolve your complaint (ordinarily within 30 days, unless there is a need for the Superannuation Fund Trustee to assist us resolving your complaint or resolution of your complaint is particularly complex).

## How we respond to your complaint:

We aim to resolve complaints on the spot, where possible. Depending on the nature of the concerns you have raised, we may need to carry out further investigations.

If we anticipate it will take longer than 30 days (or 45 days for superannuation complaints) to respond to your complaint, we will let you know.

If we are unable to resolve your complaint within 5 business days, we will provide you with a written complaint response. We will also provide you with a response in writing (regardless of resolution timeframe) in certain circumstances including if the complaint is about hardship, a declined insurance claim or the value of an insurance claim, or if you specifically request a written response. The complaint response will outline the issues you have raised and provide you with AIA's response to the issues.

## What can you do if you are unhappy with our final response?

You can refer your complaint to the relevant external body listed below:

External Body	Information about the external body	Contact Details
Australian Financial Complaints Authority (AFCA)	If your Complaint relates to your Life Insurance product, including products held in your Superannuation or Investment and Financial Advice received from AIAFWAFCA is the external independent dispute resolution body for financial products and services. Its dispute resolution services are available free of cost to consumers who have not been satisfied with internal dispute resolution outcomes.	Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 In writing: GPO Box 3 Melbourne VIC 3001
Office of the Australian Information Commissioner (OAIC)	If your Complaint relates to the handling of your Personal Information or concerns about Privacy that we are unable to resolve for you, you may wish to contact the OAIC.	Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> In writing: GPO Box 5218 Sydney NSW 2001 Telephone: 1300 363 992 Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Australian Competition and Consumer Commission (ACCC)	If your Complaint relates to the AIA Vitality program, you may wish to contact the ACCC. They are not a complaints resolution body, however they can provide you with additional information in relation to where you can go for additional help.	Website: <a href="http://www.accc.gov.au">www.accc.gov.au</a> Telephone: 1300 302 502

## Our contact details are below.

### 1800 333 613

AIA Priority Protection and other life insurance products not mentioned on this page

### 1800 624 100

Endowment  
Investment Bond  
Life Umbrella  
Living Money  
Money Plan  
PruPac  
Pure Endowment  
Retirement Accumulation Plan  
Retirement Investment Plan  
Retirement Plus Account  
Rollover Bond  
Rollover Deposit Plan  
Umbrella Financial Plan  
Umbrella Investment Plan  
Whole of Life  
Immediate Annuity – ex Staff Fund  
Investment Growth Bond  
Lifestream Guaranteed Income  
Personal Superannuation Bond  
Superannuation Bond (ED3, EE3, EG3, E01, E02)  
Tailored Annuity Plan  
Tooth & Co annuity (complying)

### 1300 788 750

SuperTrace

### 13 1056

Tailored Protection (previously CommInsure Protection)

### 1800 631 600

Tailored Annuity Plan – Allocated Annuity  
Easy Saver  
Investment Bond (BOND)  
LifeLink (all versions)  
LifeWise (all versions)  
Managed Plan (all versions)  
Personal SuperCARE  
Retirement Saver (all versions)  
SuperBridge (all versions)  
SuperCash  
SuperGuaranteeCARE  
SuperLink (all versions)  
SuperSpan (all versions)  
SuperUnits  
SuperWise (all versions)

### 13 1778

Deferred Annuity  
InvestorPlan Lifebuilder  
PruPlan (all versions)  
Rollover Deferred Annuity  
Rollover Plan (all versions)  
Superannuation Bond (CYPPS and IBCYP versions)  
Superannuation Bond “S” Series  
SuperFlex Superannuation  
SuperPlan Superannuation  
Wealth Portfolio

### 1800 552 660

Flexible Income Retirement Plan  
Master Fund Superannuation  
Personal Superannuation Portfolio  
Select Allocated Pension  
Select Personal Superannuation  
Wholesale Investment Portfolios  
Allocated Annuity Investment Bond (IBP01)  
Privilege Plus  
Rollover Bond  
Savings Care Plan  
Savings Plan

### 13 2015

Business Super Bonds  
Corporate Super Bonds  
Family Bonds  
Insurance Bonds  
Investment Funds  
PensionSelect  
Personal Superannuation & Rollover Plan  
Roll-Over Bond  
Rollover Fund  
SuperSelect  
Income Plan  
Income Select

## Our Commitments to our Customers

### We make it simple and easy to lodge a complaint

We're committed to ensuring that making a complaint is straightforward for you. We do this by making sure there are numerous avenues open to you to make a Complaint – by phone, through website form, email, physical mail, or through your Superannuation Fund, Financial Adviser, or other representative avenue.

### We listen and embrace your feedback

We embrace every opportunity we are given to listen to you and resolve your concerns. Regardless of the way you choose to lodge your Complaint, we will treat you with respect by being responsive and open to your concerns. We will seek to clarify your circumstances and the outcomes you desire.

### We treat your complaint with fairness and objectivity

When we investigate and resolve a complaint, we apply a fair and objective lens to come to a conclusion about the best outcome possible in all of the circumstances. Where there is a potential conflict of interest between the people you are complaining to and the nature and details of your complaint, we effectively manage that conflict in a way that is favourable to you, ordinarily by assigning the matter to a Customer Resolutions Specialist or different person to handle the complaint.

### We endeavour to resolve your complaint promptly and directly

When you make a complaint, we try to reach a resolution as soon as possible so that the complaint may be managed with the first person you deal with, rather than requiring further delay. However, immediate resolution isn't always possible, so in all other cases it is our goal to prioritise the management and resolution of your complaint to deliver a valuable and meaningful outcome.

### We endeavour to resolve complaints to your satisfaction

When we resolve a complaint, we want your feedback on whether it was resolved to your satisfaction. We are transparent about how we have come to a conclusion for all Complaints so that, even in cases where a you may not have the resolution you initially expected, you are still able to be satisfied that your matter was managed appropriately.

### We use your feedback to help us service all customers better

We value the time you have taken to share your feedback or concerns. We believe that complaints provide us with an opportunity to review and improve our processes and customer experience.

We are committed to ensuring we handle complaints with the utmost care and compassion. We do this in a number of ways, like through regular review and independent, external audits of our complaints framework, resolution practices and processes, and by ensuring complaints handling training is regularly provided to our customer facing teams who are empowered to resolve your concerns.

If you would like to provide feedback about our complaint process, then please feel free to email your feedback to:

- a) For AIA Australia: [au.clientservices@aia.com](mailto:au.clientservices@aia.com)
- b) For AIA Financial wellbeing: [complaintsAFW@aia.co](mailto:complaintsAFW@aia.co)