

DO YOU HAVE A COMPLAINT?



HEALTHIER, LONGER,
BETTER LIVES

How do you make a complaint?

Most problems can be resolved quickly by simply talking to us.

You can lodge your complaint by calling or writing to us:

Call us

(Monday – Friday, 8am – 6pm AEST/ ADST, excluding public holidays)	13 1056 for Life Insurance
	13 3982 for Simple Life, Loan Protection and Credit Card Insurance
(Monday – Friday, 8.30am – 6pm AEST/ADST, excluding public holidays)	1800 624 100 for Annuities and Investment Growth Bonds. For all other products refer to the attached.
	13 2015 for Superannuation Savings Account. For all other products refer to page three.
	13 1778 check the product list on page three, for your product.
	1800 631 600 check the product list on page three, for your product.
	1800 552 660 for Select Personal Superannuation and Allocated Pension, and St Andrew's. For all other products refer to page three.
	1300 788 750 for SuperTrace

If you are not sure of the product you have, please refer to a recent statement or correspondence you have received.

Write to us

AIA Customer Resolutions
PO Box 6111
Melbourne VIC 3004

Email us

Au.CustomerResolutions@aia.com

(Please mark your letter or email 'Notice of Complaint').

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)

- **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.

Our complaints management policy

In managing customer complaints, we aim to create a quick, fair and consistent process for our customers that is sensitive to their personal circumstances. We use customer complaint information to understand root causes, identify issues and put things right.

Our internal complaints process

When you make a complaint we will:

- acknowledge your complaint as soon as possible
- give you a reference number and contact details so that you can follow up if you want to
- make sure we understand the issues and investigate the cause of your concern
- do everything we can to fix the problem
- respond to you as quickly as possible
- keep you informed of our progress if the matter can't be resolved quickly
- keep a record of your complaint
- provide a final outcome within maximum of 30 days for non-superannuation complaints and 45 days for superannuation complaints.

If we're unable to provide you with a final outcome within the maximum timeframe, we'll:

- inform you of the reason for the delay
- advise you of your right to complain to the Australian Financial Complaints Authority (AFCA), and
- provide you with AFCA's contact details.

What we'll ask for

We may ask you to provide relevant information to assist us with the investigation of your complaint. For example, this may include relevant emails, letters, and details of phone calls including who you spoke to.

If you're still unhappy

If you're not happy with the outcome or handling of your complaint you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which provides fair and independent financial services complaint resolution that is free to consumers.

Contact AFCA on **1800 931 678** (free call), at **info@afca.org.au**, or by writing to the Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can find out more information at **www.afca.org.au**

Our contact details are below.

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)

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