

AIA AUSTRALIA COMPLAINTS POLICY

Incorporating AIA Australia Limited AIA Financial Services Limited

October 2021



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:

1. Complete the form [on our website](#) and we will get in touch with you.
2. Email us at au.complaints@aia.com
3. Phone us on 1800 333 613
4. Mail us at AIA Australia, PO Box 6111, Melbourne Vic 3004
5. Contact your Financial Adviser directly
6. Contact your Superannuation fund 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.

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).

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, or if you specifically request, we will provide you with a written complaint 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, AFCA 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: www.afca.org.au Email: info@afca.org.au 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: www.oaic.gov.au In writing: GPO Box 5218 Sydney NSW 2001
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: www.accc.gov.au Telephone: 1300 302 502

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 Advocate 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 upmost 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 our team at au.clientservices@aia.com.