

## Service issues and complaints

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 we have provided to you, please address your enquiry or complaint to the staff member providing the service, or phone **1300 659 266** during normal office hours.

If we are not able to resolve the issue immediately, or within five days, we will refer it to the Complaints Manager, who will review the complaint and advise you in writing of the expected time for resolution.

You can also refer your enquiry or complaint to the Complaints Officer at any time by email to [oneunderwriting@oneunderwriting.com.au](mailto:oneunderwriting@oneunderwriting.com.au).

More complex complaints may take 45 days to resolve. We may request an extension of time for up to another 45 days if we cannot resolve the complaint within this period.

If you are not satisfied with our response or proposed resolution, you may refer your complaint to the Financial Ombudsman Service (FOS). FOS provides a conciliation and arbitration service to assist consumers in the resolution of complaints. FOS services are free to complainants. FOS deals with all complaints in accordance with the FOS Rules. You can obtain a copy of these from FOS or from the website [fos.org.au](http://fos.org.au).

You can contact FOS on 1300 780 808.