

Our Disputes Process

AB Phillips Pty Ltd ABN 91 007 075 934 AFSL 234457 subscribes to the Insurance Brokers Code of Practice. We treat all complaints seriously and we are committed to providing outstanding services to our clients. We believe in providing our services fairly, efficiently and honestly.

If you are dissatisfied in any way you can contact your Account Manager or you can contact the Complaints Manager (David Keys) direct via:

*David Keys - Complaints Manager
AB Phillips Pty Ltd
PO Box 832 Moorabbin VIC 3189
Email: info@abphillips.com.au
Telephone: 1300 242 136*

We will manage your complaint as follows:

- We will acknowledge your complaint within 24 hours.
- We will respond to your complaint within 5 business days providing we have all the necessary information and have completed any investigation that may be required.
- Where we are unable to respond within 5 business days, we will provide a written response within 30 calendar days from the date on which you first made the complaint.
- We will keep you informed of the progress of our response to your complaint every 10 business days.
- We will respond to your complaint in writing and inform you of:
 - our decision in relation to your complaint
 - the reasons for our decision
 - There will be no cost to you for us managing your complaint.

If our decision does not resolve your complaint or we are unable to resolve your complaint to your satisfaction within 30 calendar days, you can take your complaint to the Australian Financial Complaints Authority (AFCA), subject to its Terms of Reference. Should you choose to take your complaint to AFCA, you have two years in which to lodge the complaint with AFCA from the date of our final decision.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). This is a free service to consumers. AFCA can be contacted as follows:

*Australian Financial Complaints Authority
GPO Box 3
Melbourne, Vic 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au*