



Complaint Handling & Dispute Resolution

We are committed to resolving any complaints you may have in relation to your protections or the service you have received from Capricorn Mutual Limited. If you are unhappy with any aspect of Capricorn Mutual's service and products, you can ask for the matter to be referred to our Complaints Handling and Internal Dispute Resolution process. This three-step process is available to you free of charge and is outlined in this brochure.

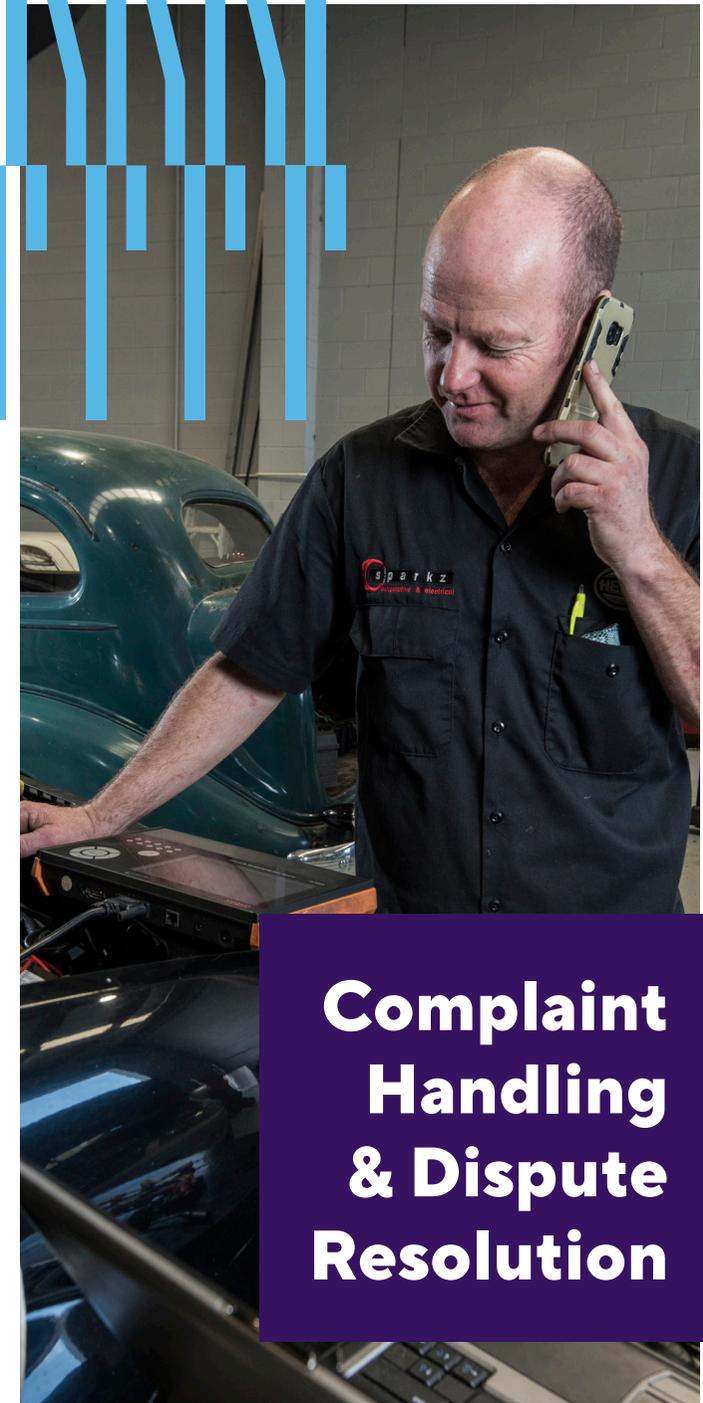
"Proudly operating under cooperative principles, Capricorn exists solely for the benefit of our Members."

How to contact us

Capricorn Risk Services
Locked Bag 3003
West Perth WA 6872

Find out how Capricorn can help you.
1800 007 022 AU | 0800 555 303 NZ
complaints@capricornrisk.com
www.capricornrisk.com

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CAPRICORN[™]
RISK SERVICES

1. Making a complaint

Your first step should be to contact us, and advise us of your complaint. We may be able to resolve the issue for you immediately, or review the matter and respond within an agreed timeframe.

You can contact us using the following details:

Phone: 1800 007 022
Email: complaints@capricornrisk.com
Mail: Capricorn Mutual
Locked Bag 3003
West Perth WA 6872

In Person: Talk to your dedicated Risk Account Manager

We will provide acknowledgement of your complaint and the contact details of the person managing your matter, within one business day.

If we have sufficient information we will endeavour to provide you with a response to your complaint within five business days of receipt.

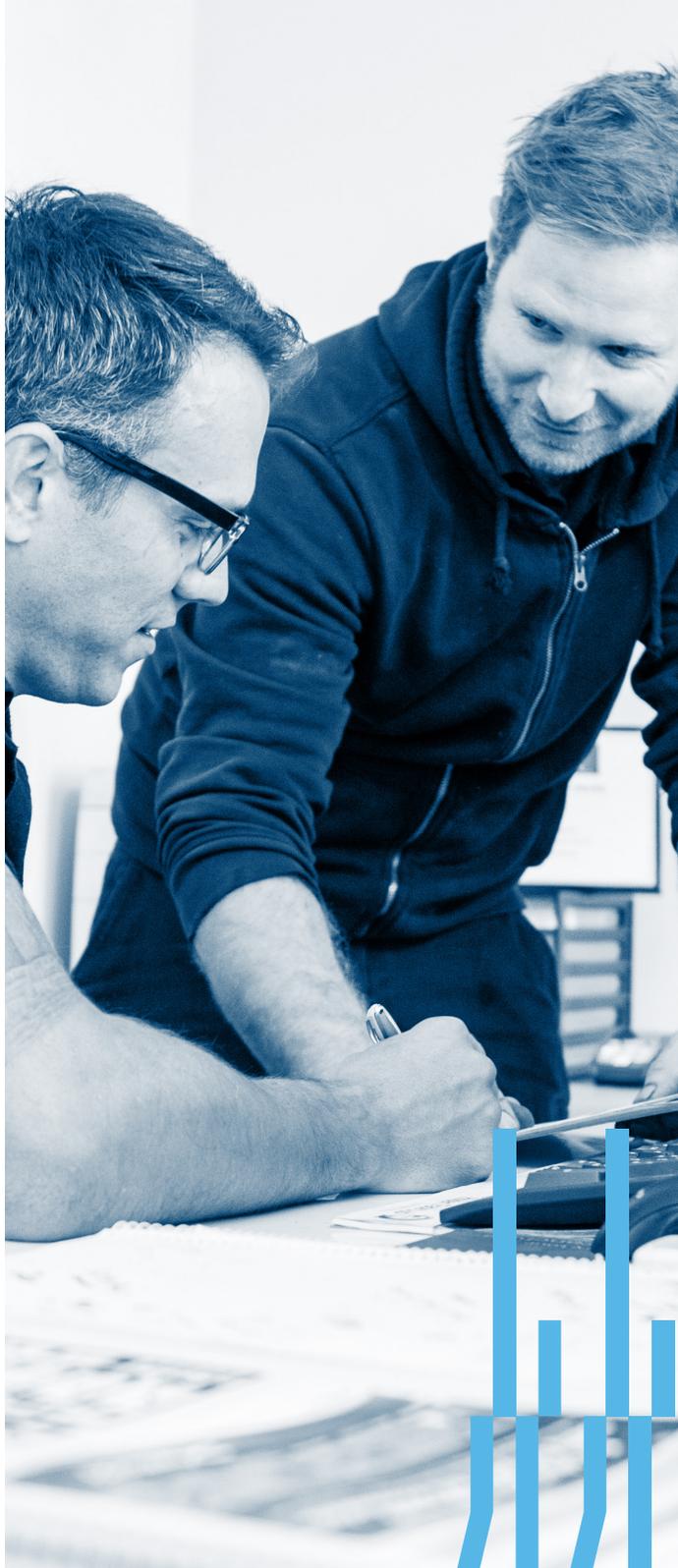
If we cannot meet that timeframe, we will advise how long the complaint may take to investigate and respond. We will also be in contact with you, at a minimum, every five business days throughout the complaint process.

In most cases, where your complaint has been resolved within five business days after receipt and to your satisfaction, we will not provide a final response letter. However, we will always provide one if requested by you, or if resolution takes longer.

2. Refer to the CML Board

If we are unable to resolve the matter to your satisfaction and you are a CML Member, you may refer your complaint to the Capricorn Mutual Board. You will need to provide us with a letter outlining your complaint and proposed resolution along with any relevant supporting documentation.

The Board will make every endeavour to review your complaint at the next Board meeting. You will be advised of the date of the Board meeting and we will inform you of the outcome of the review as soon as practicable.



3. External dispute resolution process

We actively encourage your honest feedback and the raising of any concerns where our services or products available through us have not met your expectations.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA reviews disputes that fall within its Terms of Reference. Its final determinations are binding on us.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

