

Complaints and Dispute Resolution Process

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Complaints and Dispute Resolution Process

Steadfast ART Pty Ltd are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with Steadfast ART Pty Ltd including the conduct of our agents and authorised representatives. The complaints process also applies to complaints regarding a declined claim, the value of a claim or financial hardship.

What is a complaint: A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or legally required.

A complaint also includes such expressions of dissatisfaction made about us on a social media channel or account owned or controlled by us, where the person making the complaint is both identifiable and contactable.

The complaints process described below does not apply to your complaint if Steadfast ART Pty Ltd or the relevant insurer is able to resolve the complaint to your satisfaction by the end of the 5th business day after your complaint was received by Steadfast ART Pty Ltd, or in the circumstances where we are unable to take any further action to reasonably address the complaint and we have explained the circumstances to you. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, financial hardship or in the circumstances where a written response is requested.

This policy complies with the relevant Australian Securities and Investments Commission (ASIC) guidelines.

Vulnerability Support and Financial Hardship

Financial Hardship involves an inability of the customer to pay a debt, rather than an unwillingness to do so. Financial Hardship can arise from a variety of situations and can be either of limited duration or long term.

If we are informed that you are experiencing Financial Hardship, we are required to supply you with an application form for Financial Hardship assistance and contact details for the National Financial Counselling hotline 1800 007 007.

Internal Dispute Resolution Process (IDR)

What to do if you have a complaint

Complaints may be referred to the Complaints Officer (Gerhard Coetsee) by either email, telephone or mail:

E: gerhard.coetsee@steadfast.com.au
T: + 61 2 9307 6653
M: Steadfast ART
PO Box A2016, Sydney South NSW 1235

To allow Steadfast ART Pty Ltd to consider your complaint the following information needs to be provided (where available):

- Name, address, email and telephone number of the member;
- Reference Number, claim number and product type;
- Name and address of any intermediary through whom the protection was obtained;
- Reasons why you are dissatisfied and an explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist Steadfast ART Pty Ltd in addressing your complaint appropriately.

How Steadfast ART Pty Ltd or the relevant party will handle your complaint

Steadfast ART Pty Ltd or the relevant party aim to acknowledge receipt of your complaint by either telephone, email, social media channels or letter within 1 business day and advise the name and contact details of the employee assigned to liaise with you.

Steadfast ART Pty Ltd or the relevant party will respond to your complaint in writing within 30 calendar days of first being notified of the complaint, provided Steadfast ART Pty Ltd or the relevant party have all the necessary information and have completed any necessary investigations.

Steadfast ART Pty Ltd or the relevant party will keep you informed of the progress no less than every 10 business days unless it is resolved earlier.

If Steadfast ART Pty Ltd or the relevant party are unable respond within 30 calendar days, Steadfast ART Pty Ltd or the relevant party will provide you with an Internal Dispute Resolution Delay Notification outlining the reasons for the delay and your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

External Dispute Resolution Process (EDR)

The Australian Financial Complaints Authority (AFCA)

If Steadfast ART Pty Ltd or the relevant party's response following the IDR process does not resolve your complaint to your satisfaction, or if Steadfast ART Pty Ltd or the relevant party have not resolved your complaint within 30 calendar days of the date Steadfast ART Pty Ltd first received your complaint, you can seek an external review via the external dispute resolution scheme administered by AFCA. AFCA is for customers and third parties as allowed under its Rules.

There may be occasions when Steadfast ART Pty Ltd determine that a complaint should be referred to AFCA for resolution. If this is the case your consent would be obtained before any referral is made to AFCA.

AFCA is an independent national scheme for consumers, free of charge and aimed at resolving disputes between the insured and their insurance intermediary/insurer. AFCA can advise you if your dispute falls within their Rules.

Determinations made by AFCA are binding on the licensee, where relevant. If you would like to refer your dispute to AFCA, you must do so within 2 years of the final decision from IDR. AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Australian Financial Complaints Authority contact details are:

T: 1800 931 678
E: info@afca.org.au
M: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
W: www.afca.org.au

Process

If you choose to lodge your dispute with AFCA, they will contact Steadfast ART Pty Ltd and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.