

Complaints and Disputes Process - Guide Lines and Standards.

Michael Murrell (Managing Director) is the appointed compliance and complaints officer of the company.

Australian Risk Applications (Pty) Ltd is a member of the Australian Financial Complaints Authority (AFCA) and Michael Murrell ensures that this membership is maintained at all times by diarizing membership renewal dates.

All disputes must be notified in writing and addressed to the companies' complaints officer.

On receipt of the written notification the complaints officer will handle the complaint and/or dispute.

We will promptly reply in writing to any requests from our customers for the resolution of a dispute.

File notes and meeting minutes will be made of all meetings and/or conversations and confirmed to our customers.

The complaints officer will resolve the dispute within 20 working days from the time that he receives all the relevant information in writing from the customer.

If the dispute is not resolved in the time frame above and in a manner acceptable to our customer we will;

1. provide the general reasons to them in writing within the 20 days mentioned above, and
2. advise them if we feel it is a dispute that is relevant to AFCA, and
3. provide them with the contact details of AFCA, including how to refer a dispute and,
4. remind them of their right to make a formal complaint to AFCA.

All disputes with our customers are handled free of charge.

These guidelines and processes are available at all times to our customers for their information and assistance.

We will not be in a position to deal with a dispute if;

1. we have insufficient information after we have made a request in writing for such information, and
2. the substance of the dispute is, or has already been the subject of consideration by our internal dispute resolution process

The complaints officer will notify the company's Professional indemnity insurer of the dispute if appropriate to the circumstances involved.

The complaints officer will keep a register of all complaints/disputes received and regularly review them to ensure all systemic problems are addressed.

This procedure will be reviewed annually to ensure that all complaints and disputes are handled efficiently and fairly