



Complaints Policy Australia

National Credit Insurance (Brokers) Pty Ltd

Effective: 25th October 2022

National Credit Insurance (Brokers) Pty Ltd (NCI) holds an Australian Financial Services (AFS) license number 233817 and are members of National Insurance Brokers Association (NIBA). As NIBA members we subscribe to the Insurance Brokers Code of Practice (the Code).

The Code requires we have an internal dispute resolution process. This means if you have a complaint about our services or our products, you are encouraged to notify us of your complaint, and we will attempt to resolve it internally. If we cannot resolve the complaint satisfactorily, it can be referred to the Australian Financial Complaints Authority (AFCA) to review your complaint, provided your complaint meets their eligibility criteria and it relates to our services provided to you for Trade Credit Insurance.

What is a complaint

A complaint is an expression of dissatisfaction made to us related to our products, our services, or our complaints handling process itself, or where you might expect a response or resolution to a concern.

How to notify us

You can notify us if you have a complaint by any means you choose, either verbally, by telling us, or by writing to us via email or post setting out your complaint. You can do this directly with any of our staff or by the following:

Email: complaints@nci.com.au
Ph: 1800 882 820 (Head Office)
Post: PO Box 3315 Rundle Mall
ADELAIDE SA 5000

How we manage complaints

When we receive your complaint, we will acknowledge your complaint within 2 business days and provide you a copy of this policy.

Your complaint will be reviewed, and you will be contacted within 10 business days to provide an update on the complaint, together with contact details of the person handling the complaint. We will attempt to resolve the complaint to your satisfaction within 30 calendar days from the date the complaint is received. You will be kept up to date with the progress of your complaint at least every 10 business days.

Complaints will be handled by a person with appropriate authority, knowledge and experience. If the complaint relates to the conduct of a person, you have been dealing with, all reasonable steps will be taken to ensure that person does not handle your complaint. It is important that you provide this person with all the relevant information.



What if I want to raise the dispute with senior personnel?

You should feel free to contact any of the members of our leadership team listed on our website at www.nci.com.au or to the following:

Head of Risk & Group Services
Jeff George
Email: Jeff.George@nci.com.au
Ph: 1800 882 820

Account Director
Darren Maxfield
Email: Darren.Maxfield@nci.com.au
Ph: 1800 337 036

They will be happy to deal directly with you and to investigate and attempt to resolve your complaint within thirty calendar days of the complaint being made.

Who is our external dispute resolution scheme provider?

As stated in our Services Guide and website, our external dispute resolution scheme provider is:

Australian Financial Complaints Authority (AFCA) their contact details are:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 01800 931 678 (9am to 5pm AEST/AEDT weekdays)

Complaints Process

Notification of complaint	Client expresses dissatisfaction to NCI by any means.
Complaint acknowledged	Within 2 business days NCI will acknowledge receipt of any complaint and outline our complaints process, including provision of this document.
Complaint reviewed and assigned	Complaint reviewed and notification to complainant within 10 business days to provide an update on the complaint and the contact details of the person handling the complaint.
Investigation timing	We will investigate your complaint and endeavour to resolve the complaint to your satisfaction within 30 calendar days of receipt of the complaint. You will be updated on the progress at least every 10 business days.
Notification of outcome	You will be notified in writing with the outcome of our investigation and the reasons for our decision.
Complaint remains unresolved	If the complaint remains unresolved to your satisfaction and you have a right to take the complaint to our external dispute resolution scheme, we will provide details and eligibility criteria for consideration by AFCA.

Policy established:	25 th October 2022
Policy reviewed:	
Next review due:	October 2023