

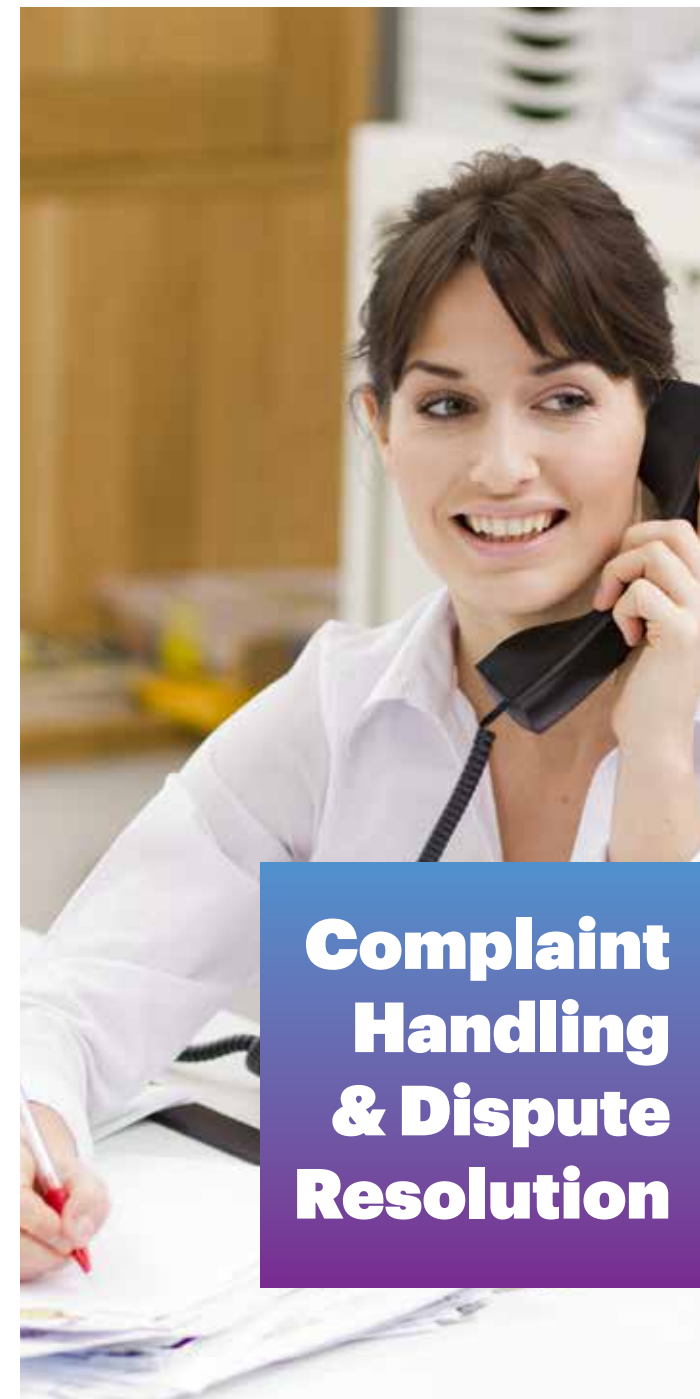
“Proudly operating under cooperative principles, Capricorn exists solely for the benefit of our Members.”

How to contact us

Capricorn Mutual
Locked Bag 3003
West Perth WA 6872

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

Capricorn Mutual Ltd (AFSL 230038) has authorised representative agreements with Capricorn Risk Services Pty Ltd (ABN 93 111 632 789) Authorised Representative No. 460893 and Capricorn Mutual Management (ABN 26 129 143 479) Authorised Representative No. 324456.



**Complaint
Handling
& Dispute
Resolution**

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 (CML). If you are unhappy with any aspect of the CML'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 below.

1

Lodge your complaint

Your first step should be to contact us (by phone, in person or in writing) 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.

If you are still dissatisfied you can ask for the matter to be referred to a Manager. The Manager will review your complaint, including all relevant information, and respond to you within 5 business days. If any additional time is required you will be advised as soon as possible. You may also be asked to provide further information to support your complaint and any proposed resolution.

2

Refer to the CML Board

If the Manager is unable to resolve the matter to your satisfaction you may refer your complaint to the CML 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

If you do not believe that your complaint has been adequately resolved by the Manager or the CML Board, you may refer your complaint to the Financial Ombudsman Service (FOS).

FOS is a free and independent External Dispute Resolution Service of which CML is a member. FOS is an Australian Securities and Investments Commission approved organisation which acts as an intermediary between financial service organisations and consumers to resolve disputes that fall within its Terms of Reference.

FOS is available to all Members of Capricorn in Australia and New Zealand

You can contact FOS on:
Mail: GPO Box 3 Melbourne
VIC 3001 (AUS)
Phone: 1300 78 08 08
Email: info@fos.org.au
Web: www.fos.org.au