



Complaint Handling & Dispute Resolution



CAPRICORN
MUTUAL

A photograph of two women in an office environment. The woman on the right is wearing glasses and a light-colored blazer over a dark top, and is holding a document. The woman on the left is seen from the back, wearing a patterned top with large green and yellow floral designs. The background is slightly blurred, showing office equipment and a sign with the word 'COMPLAINTS' visible.

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 the 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 below.

1

Lodge your 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:

Telephone: 1800 007 022

Email: complaints@capricornrisk.com

We will provide acknowledgement of your complaint and the contact details of the person managing your matter, within 2 business days.

If we have sufficient information we will endeavour to provide you with a response to your complaint within 5 business days of receipt.

If we cannot meet that timeframe, we will advise how long we expect this to take to investigate and respond. We will also be in contact with you, at a minimum, every 5 business days throughout the complaint process.

2

Refer to the CML Board

If we are unable to resolve the matter to your satisfaction 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

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

FOS is a free and independent External Dispute Resolution Service of which Capricorn Mutual 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 Mutual Members of Capricorn in Australia and New Zealand

You can contact FOS on:

Mail: GPO Box 3 Melbourne
VIC 3001 (AUS)

Phone: 1800 367 287

Email: info@fos.org.au

Web: www.fos.org.au

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@capricornrisk.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.