

## **A Guide to Mega ICBC's Complaint Handling Procedure**

### **2024.1**

Mega ICBC is loves to hear your feedback when you are pleased with our services. However, we know that we may not always get everything right. We encourage you to contact us if you are dissatisfied with any aspect of our services.

### **Lodging a Complaint**

You can lodge a complaint:

- (a) in person by visiting one of our branch offices during trading hours between 9.30 am to 4.30 pm, Monday to Friday;
- (b) by telephone, by calling a staff member at one of our branch offices during trading hours. and
- (c) in writing by letter addressed to:
  - (i) Sydney Office: Level 8, 10 Spring Street, NSW 2000 Australia
  - (ii) Brisbane Office: Suite 1-3, 3 Zamia Street, Sunnybank QLD 4109 Australia
  - (iii) Melbourne Office: Level 20, 459 Collins Street, Melbourne VIC 3000 Australia
- (d) by email to [complianceau@megaicbc.com](mailto:complianceau@megaicbc.com); or
- (e) by sending us a fax to:
  - (i) Sydney Office: (02) 9233-5859
  - (ii) Brisbane Office: (07) 3219-5200
  - (iii) Melbourne Office: (03) 9620-0600

When making a complaint, please provide the following information:

- (a) Your name and contact details
- (b) If you are contacting us on a complainant's behalf, the name of the complainant and your role or authority to act on their behalf
- (c) Details of the complaint
- (d) Copies of any documentation supporting the complaint.

If possible, please request a copy the Mega ICBC's Complaint Form by calling a staff member at one of our branch offices and return the completed form to us. If you have difficulties completing the form, our staff member will be able to help you.

### **Resolving Complaints**

Once we receive a complaint, we will acknowledge receiving your complaint promptly and the person who has been appointed to handle the resolution of your complaint will contact you within two business days or as soon as practicable.

The person handling your complaint will investigate the complaint, and in some cases they may ask you to provide additional information.

### **How long will it take?**

Mega ICBC will try to resolve your complaint within 10 calendar days, however, this may not always be possible.

We aim to resolve your complaint within 30 days – except if your complaint relates to a Hardship Request, Postponement of Enforcement Proceedings or Default Notice under the *National Consumer Credit Protection Act (NCCP)*, in which case, we will aim to resolve your complaint within 21 days.

If we cannot provide you with our response to your complaint within the above timelines, we will write to you to tell you the reasons for the delay and give you information about your rights.

### **How will Mega ICBC notify me of the outcome of my complaint?**

Mega ICBC will contact you by the method of communication that you have nominated as your preferred option, usually by phone or email.

If our response to your complaint is not in your favour, we will write to you to explain the reasons for our decision and provide you with information about your rights.

### **What if I am not satisfied with Mega ICBC's response to my complaint?**

Mega ICBC is a member of the Australian Financial Complaints Authority (AFCA).

If you are an individual or a 'small business; (ie you employ less than 100 employees) (**Eligible Customer**) you can refer your complaint to AFCA.

AFCA is an independent dispute resolution services that is provided to Eligible Customers free of charge.

You can contact AFCA on:

- 1800 931 678 (free call)
- info@afca.org.au
- www.afca.org.au
- GPO Box 3  
Melbourne VIC 3001

Once a complaint has been made to AFCA, they will contact Mega ICBC directly to begin investigations.