

TAL

Complaints Policy

October 2021

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The TAL logo is displayed in a bold, green, sans-serif font. It is positioned in the bottom right corner of the page, set against a dark blue background that features a curved, rounded shape.

1 Complaints culture

TAL puts customers at the centre of everything we do. However, we know that sometimes things don't go exactly as planned and believe that everyone has a right to make a complaint. We have a positive complaints culture that values complaints as they help us improve our products and services. We make it easy to make a complaint, listen to our customers and welcome all feedback.

This Complaints Policy outlines:

- How you can make a complaint;
- Additional assistance available to make a complaint;
- Key steps for dealing with your complaint, including response times; and
- How to access AFCA when your complaint is not resolved.

2 Our commitment to you

Customer Experience

We will actively listen and engage with you to try and find a resolution to your complaint. We will treat you with respect and strive to reach the most favourable outcome to you. If we can't provide you with your desired outcome, we will try and find alternatives or explain our decision.

Accessibility

We are committed to making the complaints process easy and straightforward. You will be able to speak to the person who is handling your complaint. We have several avenues for you to make a complaint so use the one that suits you. You can also let us know if you require additional assistance and we will try our best to provide it.

Fair Outcomes

We are committed to doing the right thing by providing a fair and transparent complaints process. The person handling your complaint will explain the complaints process and any information required from you. Investigations will be conducted impartially to reach the best outcome based on the circumstances and information available.

Timely

We will aim to resolve your complaint as quickly as possible and within the maximum resolution periods outlined in Section 4. We are also focused on getting it right so some complaints may take longer depending on their complexity. We will not ask for information that is not relevant to investigating your complaint and will keep you regularly updated along the way.

3 How you can make a complaint

You can make a complaint about our products, services, staff or handling of a complaint. We will do all we can to resolve your complaint as quickly as possible. You can make a complaint in the following ways:

- Call our Customer Service Team on 1300 209 088
- Email us on customerservice@tal.com.au
- Post to GPO Box 5380 Sydney NSW 2001

You can also call the person handling your matter. Just let us know what has occurred and your desired outcome so we can do our best to resolve the complaint.

You can also authorise someone to make a complaint on your behalf. You will need to confirm your authority in writing. You can amend or withdraw this authorisation at any time.

Additional Assistance to make a complaint

If you are deaf or have a hearing or speech impairment you may like to use the National Relay Service (NRS). The NRS can be contacted on 1300 555 727.

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. TIS National can be contacted on 13 14 50.

Please let us know if you need additional assistance to make a complaint and we will let you know the options available. We always aim to accommodate any request to make it easy for you to lodge a complaint.

4 Key steps for dealing with your complaint

Step 1

We will acknowledge your complaint within 1 business day or as soon as practicable, verbally or in writing. Once we know the issue and your desired outcome, most complaints can be resolved immediately or within 5 business days. In some cases, the complaint outcome may be an explanation or apology. If not, your complaint will be escalated to our Internal Dispute Resolution (IDR) team.

Step 2

If your complaint cannot be resolved within 5 business days, it will be escalated to our IDR team for further investigation. You can contact our IDR team directly on:

Telephone

1300 795 877

Email

IDRcomplaints@tal.com.au

The IDR team will:

- Acknowledge your complaint within 1 business day or as soon as practicable and:
 - Provide you with a unique reference number for your complaint;
 - Inform you of the person who will be managing your complaint;
 - Inform you of the maximum resolution periods; and
 - Make an arrangement to keep you regularly informed about the progress of your complaint.
- Contact you to discuss your complaint and desired outcome.
- Investigate your complaint by reviewing and assessing all relevant information.
- Provide you with a final response to your complaint. The final response will inform you of the outcome of your complaint, reasons for our decision, how you can access any relevant information and how to escalate to AFCA if you are not satisfied with the complaint outcome. If the outcome is not favourable to you, we will also identify and address the issues raised and clearly outline our findings and information used to reach that outcome.

We will aim to provide you with a complaint outcome within 30 days for standard non-superannuation related complaints or 45 days for products/services involving superannuation trustees.

We always aim to resolve your complaint as quickly as possible. If we are unable to resolve your complaint within the maximum resolution period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint. If you are unhappy with the delay, you can escalate your complaint to AFCA as outlined in Section 5.

5 How to access AFCA where a complaint is not resolved

The Australian Financial Complaints Authority (AFCA) provides fair and independent financial services complaint resolution that is free to consumers.

If your complaint has not been resolved to your complete satisfaction, you can lodge a complaint with AFCA:

Website

www.afca.org.au

Email

info@afca.org.au

Telephone

1800 931 678 (free call)

In writing to

Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.