

Complaint Handling Guide





Complaint handling guide

Our Commitment to complaints management

If you are unhappy with our products or service, we want to know about it. We treat every complaint seriously and aim to resolve your concerns as quickly as possible.

The management of complaints is a critical way in which we demonstrate our customer focus. Mistakes happen, and we don't always get things right, but how we deal with the mistake when brought to our attention is our opportunity to improve our relationship with you.

We put fair customer outcomes at the centre of our decision making. Even when the customer outcome demonstrates AMP has acted honestly, efficiently, fairly, and in compliance with all regulatory requirements, a complaint still lets us know that a customer is dissatisfied, giving us the opportunity to improve the relationship and to continually improve as an organisation.

Our staff seek to understand customer issues, respond empathically, and provide a fair outcome for the customer, as quickly and easily as possible, or escalate as needed to resolve the complaint.

What you can expect from us

We aim to ensure that the complaint handling process is easy and that your voice is heard. Knowing when we haven't got it right helps us to identify ways to continually improve and continue to offer you the products and service you need.

So, if you do lodge a complaint, what can you expect from us?

1. **Free** – We ensure it is free for you to make and pursue your complaint with us.
2. **Responsive** – We will respond to your complaint in a reasonable timeframe and we will keep you updated throughout the process.
3. **Accessible** – We will ensure our complaint handling and feedback processes are easy to find and use no matter what your personal circumstances are.
4. **Transparent** – We will explain the steps in the complaint process and communicate with you clearly. We will share with you any information that may be needed and why.
5. **Accountable** – We will take ownership of your complaint and we commit to deliver on what we promise.
6. **Integrity** – We will behave with respect, consistency, and fairness to all our customers and act honestly in all that we do.



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Our Fairness Principles

When investigating and resolving your complaint, our staff will adopt a Fairness mindset.

This includes demonstrating a commitment to understanding and thoroughly investigating the issues raised by you when seeking to resolve your complaint. We will assess whether AMP has complied with all regulatory requirements and whether AMP has acted fairly.

We will consider these fairness principles that help provide the foundation for a fair complaint resolution:

Fair dealing

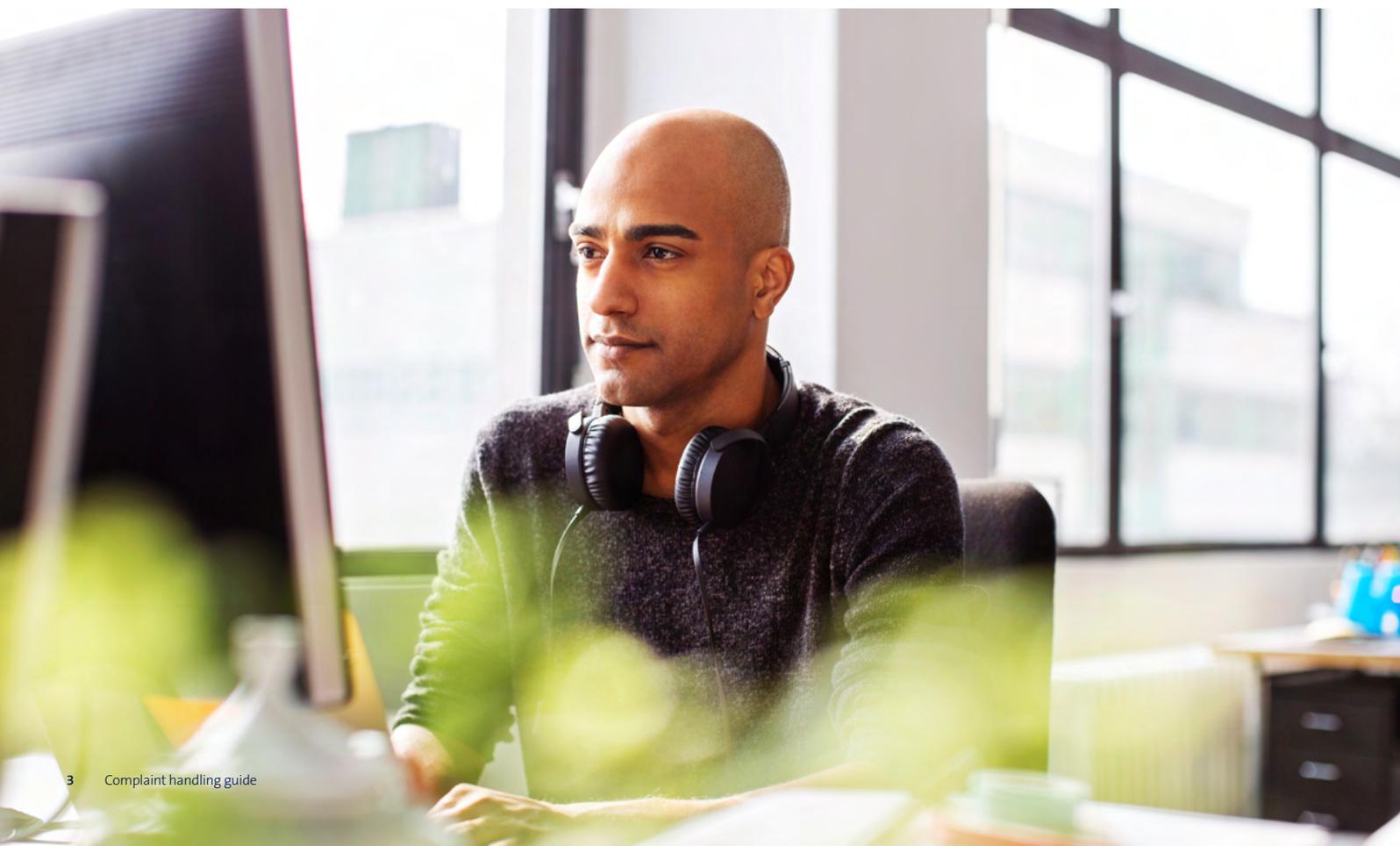
All our interactions will be respectful and professional. We will listen to you and you will always get the time to tell us about your experience.

Fair service

Our complaint handling and feedback processes are easy to find and use. We will share with you what information may be needed and why.

Fair treatment

We take ownership of what we do and commit to deliver on what we promise. We will keep you updated on the progress of your complaint.





1. Making a complaint

How do you make a complaint?

Let us know what has occurred, call the appropriate number below, email or write to us or [click here](#) to use our online complaint form.

- **If your complaint relates to AMP Bank:**
Call 13 30 30 9am-5pm (Syd time)
Email AMPBankComplaints@ampbanking.com.au
Write to: AMP Bank - Locked Bag 5059 Parramatta NSW 2124
- **If your complaint relates to Financial Advice:**
Call 1800 812 388 9am-5pm (Syd time)
Email advicecomplaints@amp.com.au
Write to: Advice Complaints - Level 25, 50 Bridge Street, Sydney NSW 2000
- **If your complaint relates to Superannuation, Insurance or Investments:**
Call 131 267 9am-5pm (Syd time)
Email askamp@amp.com.au
Write to: PO Box 300 Parramatta NSW 2124
- **If your complaint relates to North Products:**
Call 1800 667 841 9am-5pm (Syd time)
Email north@amp.com.au
Write to: North Service Centre GPO Box 2915 Melbourne VIC 3001



1. Making a complaint

What should you include?

To make sure we understand your complaint, if you choose to write to or email us, please include the following information:

- The word 'Complaint' in the heading or subject line
- Your name and contact details, including your preferred telephone number
- An explanation of what your complaint is about
- Copies of any relevant documents
- The outcome you would like

We recommend you keep a copy of your complaint and original documents for your records.

Need help making a complaint?

Authorising someone to help you:

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint - this can be verbal or in writing.

Accessibility Support:

If you have a hearing or speech impairment you can use the National Relay Service as per the following:

- TTY (Text Telephone) users – phone 133 677 then ask for the AMP telephone number you wish to contact.
- Speak and Listen (speech to speech relay) users – phone 1300 555 727 then ask for the AMP telephone number you wish to contact.
- Internet relay users – visit the National Relay Service website.

Interpreter services:

The Translating and Interpreting Service (TIS National) provides interpreting services if you do not speak English or if English is not your first language. TIS National can be contacted on 131 450.



2. After you have made your complaint

How long does it take?

If we can't resolve your issue immediately, we will acknowledge your complaint and provide you with a reference number. Your complaint will be escalated to the relevant Customer Resolution Team (CRT) and will be assigned to a dedicated complaint handler.

Whilst we always aim to resolve your complaint as soon as possible we are required to finalise your complaint within regulatory timeframes. The regulatory timeframe in which we work to resolve your complaint depends on the type of complaint and product you have with us. Those timeframes are as follows:

Credit related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days after receiving the complaint
Credit related complaints involving default notices	21 calendar days after receiving the complaint
Superannuation trustee complaints	45 calendar days after receiving the complaint
Superannuation death benefit distribution complaints	90 calendar days following the end of the claim staking period
Standard complaints (anything that doesn't fit into the above including other banking complaints)	30 calendar days after receiving the complaint

What if we can't resolve your complaint within the regulatory timeframes?

Where the timeframe to resolve your complaint may be extended, we will keep you updated regularly on the progress of your complaint and let you know reasons for the delay.

If we are unable to resolve your complaint within the specified time frame you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) – See AFCA's details in Section 3 below.



3. Our response to your complaint

What will our response include?

In our response to your complaint, we'll call you to provide our response and we will also provide a written explanation of:

- Our investigation into your complaint
- Attempts to resolve your complaint
- Reasons for our decision
- How you can access any documents considered
- How you can escalate the complaint to an external organisation (and their contact details) if your complaint has not been resolved to your complete satisfaction

What if you are unhappy with our final response or our handling of your complaint?

If an issue has not been resolved to your satisfaction, or if we have not responded within the above timeframes, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent complaint resolution service that's free to consumers and small businesses.

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

There are some time limits for lodging certain complaints with AFCA. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of receiving our written decision.

This information is provided by AWM Services Pty Ltd (ABN 15 139 353 496), AFSL No. 366121 (AWM Services), is general in nature only and hasn't taken your circumstances into account. Before deciding what's right for you, it's important to consider your particular circumstances and read the relevant Product Disclosure Statement, Target Market Determination or Terms and Conditions available from AMP at amp.com.au or by calling 131 267.

Read our [Financial Services Guide](#) for information about our services, including the fees and other benefits that AMP companies and their representatives may receive relating to products and services provided to you. All information on this website is subject to change without notice. AWM Services is a part of AMP group.

