

HOW WE RESOLVE YOUR COMPLAINTS

We welcome every opportunity to resolve any concerns you may have with our products or service.

1. Let us know about your concerns

If you have a complaint concerning the financial product or services provided to you, please contact us and we will do our best to resolve them.

Phone: 1300 951 353

Email: wiggle@cycleinsurance.com.au

When you make your complaint please provide as much information as possible. our aim is to resolve all complaints as soon as possible, however where we can't resolve your concern immediately we will try to resolve it within 10 business days.

2. Escalate your complaint to our Internal Dispute Resolution Team If, after speaking to a Manager, your complaint is not resolved, you can take the matter further by writing to our Internal Dispute Resolution Committee at:

Post: Wiggle Insurance Internal Dispute

Resolution Committee PO Box 199

CHATSWOOD NSW 2057

Alternatively, you may send an email to <u>resolution@hollard.com.au</u> or call the Internal Dispute Resolution Committee on 02 9253 6600.

The Dispute Resolution Specialist will provide in writing our final decision within 10 business days of your complaint being escalated, unless they've requested an extension from you and you've agreed to give us more time.

3. Seek an external review of Our decision If You are not satisfied with Our response or if We've taken more than 30 days to respond to You from the date You first made Your complaint You may lodge a complaint with the Australian Financial Complaints Authority (AFCA) at:

Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne,

Victoria 3001

 Phone:
 1800 931 678

 Email
 info@afca.org.au

Website: www.afca.org.au

The AFCA service is provided to You free of charge. A decision by AFCA is binding on Us but is not binding on You. You have the right to seek further legal assistance.