



Capitalcorp Dispute Resolution Policy

Capitalcorp Financial Services is committed to building mutually beneficial long-term relationships in the financial services market by putting our service and the customer, first. We value feedback on the products we offer, the service we provide and the people that provide these products and services as a means of identifying opportunities to improve our service. If you are not satisfied with any aspect of our products, processes or services, please contact us.

Our branch staff will make every effort to resolve your concerns. If our staff are unable to assist, they will refer your concerns to their manager and if he or she cannot resolve your concerns, you may request that the matter be referred to our Internal Dispute Resolution Officer.

If the dispute is about one of the insurance products offered on behalf of an Insurance company it will be referred to the insurance company to resolve. As an Authorised Representative we are required to report such disputes to the insurance company under the General Insurance Code of Practice.

The role of the Internal Dispute Resolution Officer is to investigate customer concerns and to make a final decision with a view to resolving the matter satisfactorily, in accordance with our internal dispute resolution process. The Officer usually has the authority to make a final decision and will notify you in writing within 15 business days of being notified of the dispute.

Our internal dispute resolution process is free of charge to all our customers.

If you do not agree with our internal Dispute Resolution Officer's final decision and:

- If your dispute is about our service, the finance products offered, sales and marketing processes, or the handling of a complaint, with your concurrence, we will refer the matter to an independent Ombudsman who will review the complaint and provide an independent mediation and resolution service free of charge to you.
- If your dispute is about our collection, use or access to your personal information, you may refer the matter to the Australian Privacy Commissioner who will investigate your concerns and make a decision at no cost to you.

If you require assistance in understanding how our internal dispute resolution process operates, contact our:

Internal Dispute Resolution Officer
Phone: (07) 3112 2222
Fax: (07) 3112 2209
Post: P.O. Box 6567, Upper Mt Gravatt, Qld 4122.
Email: disputeresolution@capitalcorp.com.au

I C Whittle
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