

ARMIDALE DIOCESAN
INVESTMENT GROUP

Customer Complaints Policy



Summary

At Armidale Diocesan Investment Group (ADIG) our goal is to provide our customers with the best possible service. If you have a complaint about your account or our service, please contact our Customer Service staff or Complaints Officer and notify them of your grievance and we will do our best to resolve it quickly and fairly.

If you are unsatisfied with the decision made, or if we cannot otherwise reach an agreement, you can refer the matter to the Australian Financial Complaints Authority (AFCA). See Appendix 2.

Please note that if you did not first try to resolve your complaint with ADIG before contacting AFCA, AFCA will direct your complaint to us and we will provide you with a response.

Definitions

Complaint: “an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required” *AS/NZS 10002:2022 ASIC RG 271.27*.

Explicitly: A response or resolution is clearly requested by a consumer *RG 271.30*.

Implicitly: A consumer expresses dissatisfaction in a way that implies the consumer reasonably expects the firm to respond and/or take specific action *RG 271.30*.

Vulnerability: A state of being especially susceptible to detriment due to circumstances including disability, age, literacy levels, gender, trauma and stress.

Unreasonable conduct by complainants: Any behavior by a person which because of its nature or frequency, raises substantial health, safety, resource or equity issues for the people involved in the complaint process.

Identifying a Complaint

The complainant may express their dissatisfaction in writing, verbally or on social media. It does not matter if ADIG considers the matter does not have merit, or a goodwill payment is made to the complainant to resolve the matter without admission of error (*ASIC RG 271.31I*), the matter still needs to follow the complaints handling procedure.

If no response is expected, then the remark does not fall under this procedure.

Posts (that meet the definition of a complaint) on social media require a response whereby, the social media channel or account is owned or controlled by the financial firm that is the subject of the post, and the author of the post is both identifiable and contactable *RG 271.32*.

The following are **not** considered to be complaints (*RG 271.33*):

Employment-related complaints raised by ADIG staff; and

Comments made about ADIG where a response is not expected, such as:

- Feedback provided in surveys; or
- Reports intended solely to bring a matter to ADIG’s attention

Comments or posts, even if ADIG is the subject of the post, on social media accounts **not** owned or controlled by ADIG.

Acknowledgment of Complaint

ADIG should acknowledge receipt of each complaint promptly. ASIC expect that firms will acknowledge the complaint with 24 hours (or one business day) of receiving it, or as soon as practicable (*RG 271.51I*.)

ADIG may acknowledge a complaint verbally or in writing (email, post or social media channels). When determining the appropriate method of communication, ADIG needs to take into account the method used by the complainant to lodge their complaint and any preferences they may have expressed about communication methods.

Timeframes

A complaint must be acknowledged within 1 business day of being received, or as soon as practicable.

Most complaints should be resolved in 5 business days of being received.

The maximum timeframe for responding to a complaint is 30 business days after receiving it.

If the complaint cannot be resolved within 30 business days after receipt ADIG may seek an extension from AFCA. This extension must be sought as soon as practicable before the 30-day deadline. The complainant must be notified that an extension has been sought, and if they wish the complainant can contact AFCA directly to discuss the complaint. Even if a complainant has contacted AFCA directly ADIG will still remain a part of the response/resolution process, and can still have direct contact and communication with the complainant.

Throughout the dispute resolution process ADIG will maintain in contact with the complainant, keeping them updated of the status.

Responsibilities of Complaint Management Personnel

ADIG aims to deliver excellence in customer service. This policy underpins our commitment to acknowledge, investigate and respond to customer complaints and feedback, and to be open to opportunities to improve our systems and service. ADIG staff are committed to:

- fairness, including procedural fairness
- using language and being mindful of cultural differences that may affect the complaint process
- the needs of person experiencing vulnerability, and
- being aware of the mental distress and its effect on behaviour

External Dispute Resolution (EDR) Process

ADIG is a member of the Australian Financial Complaints Authority (AFCA) scheme. The AFCA scheme requires that an attempt is made to resolve the dispute between the claimant and the financial firm before the matter is referred to external dispute resolution.

Either ADIG or the complainant are able to escalate the complaint to AFCA for external dispute resolution if that party deems it necessary, or the dispute is unresolved.

AFCA can refuse to deal with disputes if there is a more appropriate forum for the dispute, or the complaint is frivolous, vexatious or lacks substance. The complaint must meet the definition of a “complaint” as defined by RG 271.27, and members are bound to abide by the determinations of AFCA.

Unreasonable conduct by complainants

When complainants behave unreasonably in their dealings with ADIG, their conduct can significantly affect a successful resolution. As a result, ADIG will take proactive and decisive action to manage any complainant conduct that negatively and unreasonably affects ADIG staff. Incidents will generally be managed by limiting or adapting the ways that we interact with and/or deliver services to complainants by restricting who they have contact with and how they can make contact.

Appendix 1:

ADIG Contact Details

Armidale Diocesan Investment Group
PO Box 509
Armidale, NSW 2350

Telephone: (02) 6772 8311 (Armidale Office)
(02) 5776 8100 (Tamworth Office)

Email: armidale@adig.com.au

Appendix 2:

AFCA Contact Details

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

General

Telephone: 1800 931 678
9:00am – 5:00pm AEST/AEDT weekdays
Email: info@afca.org.au
Fax: (03) 9613 6399

Significant event hotline: 1800 337 444