

How Aon handles your complaint

Your Feedback

Whether it's a compliment or a complaint, we value your feedback so that we can continuously improve our service to our clients.

At Aon we make every effort to provide you with the highest level of customer service.

However, if our products or services do not meet your expectations we want to hear about it so that we can help resolve your dissatisfaction quickly and fairly. Similarly if you have a suggestion about how we may improve our service, please let us know.

How to make a complaint

Please contact your Aon Client Relationship Manager or your local Aon office if you have a concern about any product or service we have provided. You will find the address and phone number of your local office on our [website](#).

Your Aon Client Relationship Manager will endeavour to resolve the complaint in its initial stages as the first point of contact.

What happens if my Client Relationship Manager can't resolve my complaint?

If your Aon Client Relationship Manager is unable to resolve your complaint, or if you are dissatisfied with the response, it will be referred to Aon's Complaints Officer for an independent review in accordance with Aon's Internal Dispute Resolution Process.

Alternatively, you can contact Aon's Complaints Officer directly on 03 9211 3332 or you can email details of your complaint to us in writing at au.compliance@aon.com.au

Aon's Internal Dispute Resolution Process

When your complaint is referred to Aon's Complaints Officer, they will independently review your complaint in accordance with the procedures below:

1. Aon's Complaints Officer will acknowledge receipt of your complaint within 5 working days.
2. Your complaint will be thoroughly investigated. Aon takes all complaints very seriously, and utmost care is taken to ensure that all issues are considered.
3. Aon's Complaints Officer will identify actions to remedy the complaint where possible and endeavour to provide you with a decision within 20 business days of the date of notification

of your complaint. However, Aon's Complaint Manager will respond in advance of that time wherever possible.

4. If your complaint is complex and may take longer than 20 business days to resolve, we will advise you of the expected timeframe required to address your complaint and will keep you informed of its progress.

External reviews

If you are dissatisfied with Aon's final response to your complaint, in certain cases you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA).

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC) and its services are free to you. We are a member of this scheme and we agree to be bound by its determinations about a dispute.

Please note that before AFCA can investigate your complaint, they do require you to have first provided us with the opportunity to address the complaint.

Further details regarding AFCA can be obtained from their [website](#), or alternatively you can contact AFCA as follows:

Phone: 1800 931 678 (free call)

Email: info@afc.org.au

Mail: Australian Financial Complaints Authority Limited

GPO Box 3

MELBOURNE VIC 3001