

■ **Customer  
Complaints  
Brochure**

# Information for customers who have a concern or complaint

We are dedicated to providing exemplary client service. We also accept that despite our best efforts, sometimes things can go wrong. When this happens, we are determined to make them right again.

We really appreciate it when our clients let us know if they have a problem or complaint, so we can resolve the problem and ensure better client experience next time. If you have a complaint or problem, please contact us on the details below.

EML Solutions  
Level 3, 345 George Street, Sydney, NSW 2000  
E: [info@eml.com.au](mailto:info@eml.com.au)  
P: 02 8251 9898, 1800 931 330 (toll free)  
W: [www.eml.com.au/contact-us/feedback/](http://www.eml.com.au/contact-us/feedback/)

## Making a complaint

### How to make a complaint:

You can make a complaint by contacting us on the details provided above. To assist us in resolving your complaint as soon as possible, we will appreciate if you provide us with the following when making a complaint:

- details of your complaint including the associated issues and how you would like the complaint resolved; and
- any documents or information you consider relevant.

### When you make a complaint to us, we will:

- acknowledge receipt of your complaint;
- give you the details of the person handling your complaint so that you can follow up if you want to;
- work with you to try and resolve your complaint as soon as possible;
- keep you informed of our progress; and
- provide you with our final response within 30 days or as required by law.

We are committed to ensuring accessibility of its complaints process to all clients. Please let us know when you contact us whether you require additional assistance to help lodge your complaint.

### **Resolving complaints:**

We can usually try to resolve your complaint within 5 business days. If your complaint is particularly complex and therefore more time is required, we will advise you of the expected resolution date and keep you updated on our progress.

We aim to find a fair solution to your complaint using all relevant information and common sense.

We will act fairly and reasonably towards you in a consistent and ethical manner. In doing so, we will consider your conduct, our conduct and the contract between us. This may mean that during the course of our investigation further information may be requested from you to assist with our consideration.

We will keep you updated as to the progress of your complaint.

### **What if you remain unsatisfied:**

If you do not agree with our decision or handling of your complaint, you can contact the AFCA scheme at:

Australian Financial Complaints Authority Limited  
GPO Box 3, Melbourne, VIC 3001  
E: [info@afca.org.au](mailto:info@afca.org.au)  
P: 1800 931 678  
W: [www.afca.org.au](http://www.afca.org.au)

AFCA is an external dispute resolution scheme that can review your complaint if it falls within its Rules. You should contact AFCA for details about its Rules.

## **Some questions you might have:**

### **Is there a time limit on making complaints?**

For some types of complaints time limits do apply so the sooner you inform us of a problem, the easier it will be to resolve. This is especially important when complaints involve hardship variations.

### **Is there a cost involved in making a complaint?**

No. Our complaint resolution process is provided free of charge to you.

### **Will the information i provide be kept confidential?**

Yes. It is protected by the same confidentiality and privacy standards that protect all of your personal information provided to and held by us.

### **Can someone else make a complaint on my behalf?**

Yes. However, you will need to provide us with your written confirmation that you have authorised another person to lodge the complaint and to negotiate a resolution on your behalf.

## **EML Group**

Level 3, 345 George St  
Sydney NSW 2000

T: 02 8251 9000  
1800 469 931 (toll free)

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W: [eml.com.au](http://eml.com.au)