

# DO YOU HAVE A COMPLAINT?

## How do you make a complaint?

Most problems can be resolved quickly by simply talking to us. You can lodge your complaint by calling or writing to us:

### Call us

(Monday – Friday, 8am – 8pm AEST/ADST)	<b>13 1056</b> for Life Insurance
	<b>13 3982</b> for Simple Life, Loan Protection and Credit Card Insurance
(Monday – Friday, 8.30am – 6pm AEST/ADST)	<b>1800 624 100</b> for Annuities, Investment Growth Bonds, Colonial (formerly Legal and General), and Endowment, Whole of Life or PruPac
	<b>13 2015</b> for Commonwealth Financial Services and Superannuation Savings Account
	<b>13 1778</b> for Colonial (formerly Prudential)
	<b>1800 631 600</b> for Colonial Life (C-Life)
	<b>1800 552 660</b> for Colonial Select Personal Superannuation and Allocated Pension, and St Andrew's
	<b>1300 788 750</b> for SuperTrace

If you are not sure of the product you have, please refer to a recent statement or correspondence you have received.

### Write to us

Customer Relations  
PO Box 234  
Parramatta NSW 2124

### Email us

[CMLAcustomerrelations@cba.com.au](mailto:CMLAcustomerrelations@cba.com.au)

(Please mark your letter or email 'Notice of Complaint').

## If you need additional assistance

- ◆ **If you have hearing or speech difficulties**, you can contact us through the National Relay Service (NRS):  
TTY/Voice: **133 677**  
SSR: **1300 555 727**  
For more information, visit the NRS website ([communications.gov.au/accesshub/nrs](http://communications.gov.au/accesshub/nrs))
- ◆ **If you have difficulties speaking English**, we may be able to provide assistance through the Translating and Interpreting Service (TIS National).
- ◆ **If you need any other assistance** to make a complaint, please let our staff know and they will do their best to help you. This might include giving you extra time to explain your complaint or asking us to contact another person to get more information about your complaint.

## Our complaints management policy

In managing customer complaints, we aim to create a quick, fair and consistent process for our customers that is sensitive to their personal circumstances. We use customer complaint information to understand root causes, identify issues and put things right.

## Our internal complaints process

When you make a complaint we will:

- ◆ acknowledge your complaint as soon as possible
- ◆ give you a reference number and contact details so that you can follow up if you want to
- ◆ make sure we understand the issues and investigate the cause of your concern
- ◆ do everything we can to fix the problem
- ◆ respond to you as quickly as possible
- ◆ keep you informed of our progress if the matter can't be resolved quickly
- ◆ keep a record of your complaint
- ◆ provide a final outcome within maximum of 45 days for non-superannuation complaints and 90 days for superannuation complaints.

If we're unable to provide you with a final outcome within the maximum timeframe, we'll:

- ◆ inform you of the reason for the delay
- ◆ advise you of your right to complain to the Australian Financial Complaints Authority (AFCA), and
- ◆ provide you with AFCA's contact details.

## What we'll ask for

We may ask you to provide relevant information to assist us with the investigation of your complaint. For example, this may include relevant emails, letters, and details of phone calls including who you spoke to.

## If you're still unhappy

If you're not happy with the outcome or handling of your complaint you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which provides fair and independent financial services complaint resolution that is free to consumers.

Contact AFCA on **1800 931 678** (free call), at [info@afca.org.au](mailto:info@afca.org.au), or by writing to the Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can find out more information at [www.afca.org.au](http://www.afca.org.au)

**CommInsure**



### Important information

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CI00186/0120

CI12162/270220