

Last updated: 10 July 2023

In this Complaints and Disputes Resolution Process, the words “we”, “our” or “us” is a reference to EBN Holdings Pty Ltd (EBN). “You” and “your” refer to you as our client or the insured person.

All our complaints and disputes resolution services are available to you free of charge.

## Step One

Please contact your authorised general insurance broker if you have a complaint.

## Step Two

Please contact us to address your concerns if your complaint is not resolved under step one. Your complaint will be considered under our Internal Dispute Resolution procedures. We will acknowledge your complaint in writing and endeavour to resolve your problem.

### Contact details for complaints are:

Phone: 1300 196 670

Email: [complaints@ebn.net.au](mailto:complaints@ebn.net.au)

Mail: 104/266 Bay Road, Cheltenham VIC 3192

Web: [www.ebn.net.au](http://www.ebn.net.au)

We will:

- keep you informed about the progress of your complaint at least every ten (10) business days
- provide you with a written response regarding the outcome of our investigations and the reasons for our decisions
- endeavour to resolve your complaint within thirty (30) calendar days, however, if we cannot make a decision within the time frame, we will contact you in writing and provide reasons for the delay

## Step Three

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) if you are not happy with the response we provide. AFCA offers a free, independent dispute resolution service.

### You can contact AFCA by:

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Web: [www.afca.org.au](http://www.afca.org.au)