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- 1. What to do if you do not agree with our decision** Here is how Bingle can help you if you are dissatisfied with anything that we have done.
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- 2. Who do you contact?** If you have a complaint about our products or services (even if through one of our service providers) or our complaints resolution process, please let us know so that we can help.
- You can contact us by email at: [consumerfeedback@bingle.com.au](mailto:consumerfeedback@bingle.com.au)
- Please include the full details of your complaint and explain what you would like us to do.
- Rest assured this is what we will do. When Bingle receives your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.
- If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you with their decision within 5 business days of receiving your complaint.
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- 3. Bingle's Internal Dispute Resolution (IDR) team** If you remain dissatisfied, the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team is managed by AAMI on behalf of the Suncorp Group, since AAMI is the issuer of Bingle insurance policies. Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.
- You can contact our IDR team by email at [idr@bingle.com.au](mailto:idr@bingle.com.au)
- If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.
- If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.
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- 4. Appealing to the Financial Ombudsman Service** We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.
- The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.
- You can contact the FOS by email at: [info@fos.org.au](mailto:info@fos.org.au)
- You can also call them on 1300 780 808 (local call cost from a landline) or visit their website at [www.fos.org.au](http://www.fos.org.au)
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- 5. Accepting the Ombudsman's decision** You don't have to accept any decision the IDR team or the FOS makes. You always have the option of seeking remedies elsewhere.
- Any decision the IDR team makes or the FOS makes is binding on Bingle, provided you also accept the decision.

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**6. How to contact Bingle**      **Email:** consumerfeedback@bingle.com.au  
**Mail:** Bingle  
GPO Box 4514  
Melbourne 3001

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**7. How to contact the Internal Dispute Resolution Team**      **Email:** idr@bingle.com.au  
**Mail:** Bingle Internal Dispute Resolution Team  
PO Box 14180  
Melbourne City Mail Centre  
Victoria 8001  
**Fax:** 1300 316 047

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**8. How to contact the Financial Ombudsman Service**      **Email:** info@fos.org.au  
**Phone:** 1300 780 808 (local call cost)