



# Customer Satisfaction Policy

**Resolving complaints  
and disputes, celebrating  
compliments**

At Gow-Gates customer satisfaction is important to us, and feedback is key to our understanding of our Client's needs and wishes.

We understand that occasionally some customers are not satisfied with the services we provide, or do not agree with the decisions we make in relation to their insurance.

This guide describes our process for dealing with financial advice service issues or complaints.

If we haven't met your expectations or you do not agree with a decision we have made please tell us.

We have the following process to help you if you wish to make a complaint or manage a dispute:



### 1. Talk to us

- The first step in the process is to contact your Gow-Gates Insurance Broker by telephone, email or in writing to explain your problem
- The team will review the matter and escalate to their immediate manager



### 2. Internal Dispute Resolution

- If you are not satisfied with the outcome from our team, you may request a review via the following options:

Email our Internal Dispute Resolution team on

[feedback@gowgates.com.au](mailto:feedback@gowgates.com.au)

Call (02) 8267 9999

Mail or in person: Attention Complaints Officer

Level 8, 491 Kent Street,

Sydney NSW 2000

- Your complaint is not considered a dispute
- The IDR team will then provide you with an acknowledgement outlining the contact details and time frames
- We may also request further information from you
- The IDR team will provide you with a decision within the stipulated timeframes, unless we have agreed an alternative timetable



### 3. External Dispute Resolution

- If you are still not satisfied with our handling of your complaint, you have the right to take your complaint directly to the The Australian Financial Complaints Authority (AFCA):

GPO Box 3, Melbourne, VIC 3001

Telephone: 1088 931 678

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



### Compliments

When you have experienced exceptional service from our staff, please let us know so that we can pass on your compliment on to the staff members concerned and their team manager.

[feedback@gowgates.com.au](mailto:feedback@gowgates.com.au)



### Other Feedback

Likewise, if you have any general feedback or suggestions on how we could do things better please let us know. This helps improve our products and services.

[feedback@gowgates.com.au](mailto:feedback@gowgates.com.au)