



Resolving Complaints

An easy guide to QBE's complaint resolution process

What is LMI?

Lenders' Mortgage Insurance (LMI) is taken out by a lender to insure itself against the risk of not recovering the full loan balance should a borrower be unable to meet the loan payments. LMI provides consumers with a benefit as it allows lenders to provide home loans to those who otherwise meet their lending requirements but who may still be rejected for a loan because they do not have a substantial deposit.

LMI covers the lender not the borrower or guarantor. In the event that a borrower defaults on a loan, the lender will lodge a claim with QBE LMI for any shortfall after the sale of the property. QBE LMI may seek, pursuant to an assignment of debt, recovery from the borrower of the shortfall amount.

We want you to tell us if you are dissatisfied with any aspect of our products or service. If you have a complaint, please tell us, as it gives us the opportunity to address your concerns and continue to improve, support, and provide value to you.

Your complaint could be about a claim made by a lender, repayment history information, your privacy or an issue related to the conduct of our collection agents, authorised representatives, or service suppliers.

Our complaint resolution service is available to you free of charge.

What to do if you have a complaint

Step 1 - Talk to us

If you're a borrower or guarantor and you are unhappy with the service that relates to the provision of LMI from your lender, we ask that you contact your lender in the first instance. If we have taken, or are taking any action against you to recover the debt, you are encouraged to contact QBE LMI's collection agent first, to explore your available options to repay the debt.

If you are a lender or have a business relationship with QBE LMI and you are unhappy with a service that relates to the provision of Lenders' Mortgage Insurance or a claim made, please speak with the QBE LMI business area that you're dealing with first and they'll try to resolve your complaint.

If you remain dissatisfied, you can ask us to refer your complaint to our Customer Relations team or you can contact the Customer Relations team directly.

How to contact Customer Relations

Phone 1300 650 503
(Monday to Friday from 9am to 5pm AEST except on public holidays).
Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email complaints@qbe.com

Post Customer Relations
GPO Box 219, PARRAMATTA NSW 2124

Step 2 - Customer Relations

A Dispute Resolution Specialist within Customer Relations will conduct an independent review of your complaint. The Dispute Resolution Specialist will:

- a) contact you to acknowledge receipt of your complaint by phone, email, or letter.
- b) review your complaint and all relevant information.
- c) update you on the progress of the review.
- d) endeavour to provide a final decision in writing no later than 21 calendar days of you first raising your complaint with us if they have all the necessary information.
- e) contact you if they need more information or your complaint requires further investigation, explain what is required and to outline the reasons for any delay. They will confirm a new timeframe for the decision and notify you of your right to contact the Australian Financial Complaints Authority (AFCA) or another relevant external dispute scheme.

Step 3 - Still not resolved?

If you are not satisfied with our final decision, you can refer your complaint externally to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent financial services complaints resolution service that is free to customers.

How to contact AFCA

Phone 1800 931 678

Email Info@afca.org.au

Online www.afca.org.au

Post Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001

AFCA can advise you whether your complaint is one which falls within their rules, as some exclusions apply.

Time limits may apply to lodge your complaint with AFCA, so you should act promptly or otherwise consult the AFCA website for more information.

Privacy complaints

For privacy complaints, if you remain dissatisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

How to contact the OAIC

Phone 1300 363 992

Online www.oaic.gov.au

Post Office of the Australian Information Commissioner
GPO Box 5288 SYDNEY NSW 2001

Requesting a copy of QBE Privacy Policy

Our Privacy Policy provides important information about how QBE collects, uses, holds and discloses your personal information. Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. The Policy also outlines how you can make a complaint about our handling of your personal information.

To get a copy free of charge, please visit qbe.com/au/privacy or contact QBE Customer Relations on 1300 650 503.