

## Complaints and Feedback

At IQumulate, we take our commitment to our clients seriously. We welcome your comments and complaints as an opportunity to improve our product and service delivery. You can provide feedback or make a complaint with our Assist team. Our team will review your feedback and work with you to reach an outcome. All complaints will be processed promptly and at no charge to you. You will be informed of the outcome and how this was reached.

### Call Us

Speak to our Assist Team  
1300 555 068  
Monday to Friday (excluding national public holidays)  
8.30-5pm (AEST)

### Write to Us

Send your feedback to this address

[assist@iqumulate.com](mailto:assist@iqumulate.com)

IQumulate Premium Funding, GPO Box 5435CC, Melbourne VIC 3001

### After you lodge a complaint

Our Complaints Contact person will liaise with the relevant parties to review the matter and advise you if any further information is needed. We are committed to ensuring that, all our business dealings, comply with the National Privacy Principles and acknowledge the importance of keeping individuals' personal details confidential and secure. Our privacy policy may be accessed at [https://iqumulate.com/Privacy\\_Policy](https://iqumulate.com/Privacy_Policy)

Unless there are exceptional circumstances, we are committed to responding and resolving your complaint within 30 days. If your complaint is complex, and remains

unresolved after this time, we will send you an explanation of why we are unable to make a final response. In this case we will provide you with:

- reasons for the delay;
- a specific date when a decision can be reasonably expected; and
- notify you of your right to contact our external dispute resolution scheme

Please let us know if you consider that your complaint should be considered on an urgent basis because of your circumstances, for example if you are being affected by circumstances of hardship. We will give priority to urgent complaints.

If you have a disability or a language barrier, we can provide an interpreter to assist with your complaint.

If despite our best efforts you are still dissatisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

### [Australian Financial Complaints Authority \(AFCA\)](#)

1800 931 678

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

Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001 [www.afca.org.au](http://www.afca.org.au)

AFCA offers free, fair, independent and accessible dispute resolution to customers who are unable to resolve their complaint directly with their financial services provider. Generally, you will need to give us a chance to resolve your query first.