



Complaints Handling & Disputes Resolution

(Effective 1 November 2018, last updated 28 September 2021)

At Doctors' Choice, we really value client feedback, both positive and negative. Feedback provides the opportunity for Doctors' Choice to improve our processes, to enhance our service and strengthen our reputation.

When a matter goes beyond negative feedback to become a complaint, we treat this very seriously. Our Complaints Handling and Disputes Resolution Policy aims to provide a structured and fair approach to resolving complaints and disputes which will lead to acceptable solutions for all parties.

Our approach to complaints-handling is aligned with industry best practice as described in the Australian Standard AS ISO 10002-2014 and the requirements of the Australian Securities and Investments Commission's (ASIC) complaints handling guidelines (RG 271 'Internal dispute resolution').

What is a complaint?

A complaint is an expression of dissatisfaction made to or about Doctors' Choice, related to our products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

The expression of dissatisfaction does not have to be in writing to be a complaint; it can be received in person or via telephone or made on our social media channels e.g. Facebook.

We are proactive in identifying complaints. It is easy to identify a complaint when the complainant expressly requests a response or resolution. If the complainant does not do so, we will consider whether they implicitly expect a response or resolution in order to determine if the matter is a complaint.

What is a dispute?

A dispute is an unresolved complaint. In other words, it is a matter that has been dealt with as a complaint under our Complaints Handling and Disputes Resolution Policy, but where the complainant is still not satisfied with the outcome.

Our values in handling complaints and disputes

We apply the Doctors' Choice core values of Integrity, Care and Excellence to all we do.

- **Integrity**

When handling complaints and disputes we will:

- act in good faith
- investigate the complaint fully by seeking all relevant information from all parties
- review the complaint on its merits
- be objective
- ensure confidentiality.

- **Care**

When handling complaints and disputes we will treat each complainant with sensitivity and empathy.

- **Excellence**

We operate in a framework of excellence. This means we:

- communicate our Complaints Handling and Disputes Resolution Policy to employees and ensure our Team are adequately trained in relation to the Policy
- ensure we have adequate resources to implement our Complaints Handling and Disputes Resolution Policy effectively
- have information regarding our Complaints Handling and Disputes Resolution Policy available on the Doctors' Choice website
- review our Complaints Handling and Disputes Resolution Policy at least annually
- have management systems and reporting in place to ensure timely and effective complaints handling and disputes resolution and monitoring
- always review the root causes of complaints and disputes in order to continuously improve our processes.

Overview of process

The Doctors' Choice complaints handling and disputes resolution process operates in two stages:

1. **internal disputes resolution** under which we will use our best efforts to resolve a complaint or dispute; and
2. failing resolution, **external dispute resolution** under which the complainant can refer the complaint to our external dispute resolution scheme.

Internal Disputes Resolution (IDR)

In the unlikely event you have a complaint against us, please contact our Complaints Officer by any of the following means:

Email: complaints@drschoice.com.au
Phone: 1800 DRS CHOICE (1800 377 246)
Mail: Suite 19/23 Mill Point Rd, SOUTH PERTH WA 6151

You can authorise a representative to make a complaint on your behalf e.g. a family member, friend, legal representative etc and you can direct us to only communicate with your representative.

After immediately acknowledging your complaint, we will investigate your complaint to determine our IDR response. By law, with limited exceptions, we must provide an IDR response to a complainant no later than 30 days after receiving the complaint. However, in the pursuit of best practice, we are committed to dealing with complaints fairly and efficiently and will respond to you with a decision within 10 business days.

If we reject or partially reject the complaint, our response must clearly set out the reasons for the decision by:

- identifying and addressing the issues raised in the complaint
- setting out our findings on material questions of fact and referring to the information that supports those findings and
- providing enough detail for you to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.

If you are not satisfied with our response and wish to pursue the matter further, you may wish to refer your complaint for external dispute resolution as outlined below.

External Disputes Resolution (EDR)

As we are a member of the Australian Financial Complaints Authority (AFCA), if you are not satisfied with our handling of your complaint you can lodge a dispute with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA will only review complaints if they have first gone through our internal complaints and dispute resolution process.

For more information about AFCA and for online dispute forms, visit their website at www.afca.org.au. You can also contact AFCA by:

Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.