



How to make a complaint

If you have any complaint about the service provided to you, you can either raise the complaint with your Adviser directly, or contact Oasis Insurance in the following ways:

Email	compliance@oasisinsurance.com.au
Phone	(02) 8860-9650
In writing	Level 5, 4 Columbia Court NORWEST NSW 2153
Details to include	<ul style="list-style-type: none">- Your full name- Details of what your complaint is about- The outcome you are seeking to achieve- Your preferred method of contact

How we handle your complaint

Acknowledgment	We will acknowledge the complaint in writing within one (1) business day of receiving the complaint or as soon as practicable.
Investigation	We hope to resolve the complaint as soon as possible and may request further information from you (i.e. relevant documents to support to the claim) to assist with the investigation.
Internal Dispute Resolution (IDR) Response	<p>We will provide a written response informing you of the outcome of the complaint no later than thirty (30) calendar days after receiving the complaint.</p> <p>If we are not able to provide our IDR response on time because the complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay.</p> <p>We will also confirm your right to take the complaint to AFCA if you are not satisfied with the IDR response and the contact details for AFCA.</p>



OASIS INSURANCE

	<p>If we reject or partially reject the complaint, our IDR response will:</p> <ul style="list-style-type: none">- Identify and address the issues raised in the complaint;- set out our findings on material questions of fact and refer to the relevant supporting information;- provide 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. <p>We are not required to provide you with an IDR response if:</p> <ul style="list-style-type: none">- your complaint is resolved to your complete satisfaction within five (5) business days, and you have not requested an IDR response; or- within five (5) business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take further action to reasonably address your complaint.
Escalation	<p>If you are not satisfied with our response, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA).</p>

We are a member of AFCA as our external dispute resolution scheme. AFCA offers free and independent dispute resolution for financial complaints to individuals and small businesses, and you can contact them in the following ways:

AFCA Email	info@afca.org.au
Phone	1800 931 678
In writing	GPO Box 3, Melbourne, Victoria 3001
Online	www.afca.org.au



AFCA guidelines

<https://www.afca.org.au/make-a-complaint/complain>

Before you complain to AFCA, AFCA encourages you to do the following:

- Complain directly to your financial firm first, using their internal dispute resolution process. Many complaints can be resolved quickly once you make contact with your financial firm (for example, your bank, insurer, financial planner, mortgage broker, superannuation fund)
- Identify the issue you want to complain to AFCA about
- Work out if you want to authorise someone else to
- Think about what type of loss you have experienced and what sort of outcome you want to achieve
- Collect any relevant documents that will help support your complaint
- Read through the process we follow, including AFCA's timelines, and make sure you understand the process for your complaint