



Hive Group AFSL 523627

Complaints Handling Information Sheet

This document explains how you can make a complaint, our process for handling your complaint and the steps you can take if you are not satisfied, with our response to your complaint or the time that it takes for us to respond.

We acknowledge the importance of having an effective and efficient complaints handling framework which provides us with valuable client feedback. We adopt a client focused approach and are open to feedback.

A complaint is:

Any expression of dissatisfaction made to or about a business which relates to its products, services, staff or our handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.

How can you make a complaint?

You can make a complaint to us at Hive Group in any of the following ways:

Telephone	07 3221 8533
Email	kirsty@beaulife.com.au
Writing	L1, 160 Edward St, Brisbane, Qld 4000
Social media	Website: beaulife.com.au , lifeclaimsassist.com.au Facebook: facebook.com/beaulifegroup Instagram: Instagram.com/Beaulifegroup Linked In: linkedin.com/Company/Beaulife-group
In Person	You can also raise a complaint in person with any of our advisers.

What information do you need to provide us?

When making your complaint, please tell us:

- Your name
- How you wish us to contact you (for example, by phone, email)
- Your adviser's name
- What your complaint is about
- What you are seeking to resolve your complaint

Do you need help to make your complaint?

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint. We can also arrange an interpreter for you to help you make your complaint. If you require access to this document in another language, we can arrange for this to be translated into another language on your request.

What happens when you make a complaint?

We will take the following steps:

Step 1 - We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. If you made your complaint verbally, we would acknowledge your complaint in the same way. If your complaint was made in writing, we will acknowledge your complaint in writing too, within one business day or as soon as possible.

Step 2 – If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

Step 3 – We will provide you with our written reasons for the outcome of your complaint. If your complaint is not resolved within 5 business days of us receiving your complaint, or if you request a written response, we will provide our written response within 30 calendar days after receiving your complaint.

Our written response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses. We are not required to provide you with a written response if:

- Your complaint is resolved to your complete satisfaction within 5 business days, and you have not requested a written response, or
- Within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

What happens if we reject your complaint?

If we reject your complaint (in full or in part), our written response will also state:

- Identify and address the issues you raised in your complaint, and
- Set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information, and
- Provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate your complaint to AFCA.

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA. We are required to be a member of AFCA and you can contact them using the following:

Email: info@afca.org.au

Phone: 1800 931 678

Online: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001