

COMPLAINTS PROCESS

Residential Builders Underwriting Agency (RBUA) is committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with RBUA including the conduct of its agents and authorised representatives. RBUA will attempt in good faith to resolve any complaint in a fair, transparent and timely manner.

What to do if you have a complaint

Please contact us if you have any concerns and we will aim to resolve these with you to your satisfaction. If you are unsatisfied with our response or the service you have received, you may request to register a complaint.

To allow RBUA to consider your complaint the following information needs to be provided (where available):

- Your contact details;
- Policy number or claim number, where applicable;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist RBUA in addressing your complaint appropriately.

How we will handle your complaint

RBUA aims to acknowledge receipt of your complaint by email or letter within 2 business days and will advise the name and contact details of the employee assigned to liaise with you.

We will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided we have all the necessary information and have completed any necessary investigations. We will also provide details of further options available to you, and your right to escalate the complaint for further review if you are not satisfied with our response.

If your complaint remains unresolved

If the complaint is not resolved within the above timeframe or RBUA's decision does not resolve your complaint to your satisfaction, you may advise us that you wish to escalate your complaint in which case your complaint will be reviewed by others independent of those assigned to provide our initial response.

You will receive a response in writing within 30 business days of the date of receipt of your complaint, provided all the necessary information has been provided and any investigation required has been completed.

If your complaint remains unresolved or you are not satisfied with the decision, you have the right to appeal the decision as follows.

New South Wales

You have the right to appeal a decision through the NSW Civil and Administrative Tribunal (NCAT) or the District Court where the amount involved exceeds the \$500,000 jurisdictional limit of NCAT. Any appeal to NCAT or the District Court must be lodged within 45 days of final written notification by us that the claim has been rejected following the exhaustion of our claim review processes. You have the right to by-pass our complaints procedures at any time and appeal our decision immediately to NCAT or the District Court.

We will not seek to impose any time constraints upon you until our internal review processes and any review sought through the NSW Government Home Building Compensation Fund have been exhausted.

South Australia

You have the right to appeal a decision through the SA Magistrates Court (or the SA District Court as the case may be) in respect of Part 5 of the Building Work Contractors Act 1995 (SA).

Western Australia

You have the right to appeal a decision through the WA Magistrates Court.