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## INSURANCE

Effective: 1 November 2018

On 1 November 2018 the Australian financial services industry will transition to a new External Dispute Resolution scheme known as the Australian Financial Complaints Authority (AFCA). When it starts on 1 November 2018, AFCA will replace the Financial Ombudsman Service (FOS), Credit & Investments Ombudsman (CIO) and Superannuation Complaints Tribunal (SCT).

As a result, from 1 November 2018, if you have a complaint which has not been resolved to your satisfaction, you may be able to lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

### AFCA Contact Details:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 (free call)  
Mail: Australian Financial  
Complaints Authority,  
GPO Box 3  
Melbourne VIC 3001

Please note that if you haven't first tried to resolve your complaint with us, AFCA will generally direct your complaint to us and we'll provide you with a response under our Internal Dispute Resolution process. Alternatively, before you go to AFCA or take any other action you can refer your matter to the Westpac Group Customer Advocate who is available to assist in some circumstances. The role of the Customer Advocate is to provide an objective review of the outcome of your complaint. The Customer Advocate's determinations are binding on us but it's up to you if you want to accept or reject the determination. Further details are available at <https://www.westpac.com.au/contact-us/your-customer-advocate>. The Customer Advocate can be contacted by email at: [customeradvocate@westpac.com.au](mailto:customeradvocate@westpac.com.au)

More information about complaints and feedback can be found at:

<https://www.westpac.com.au/contact-us/feedback-complaints/>