

Complaints and Disputes Resolution Process

Version 2 | Effective 3 November 2025

Purpose

We are committed to providing quality service to our clients and to resolving any concerns quickly and fairly. This Complaints and Disputes Resolution Process explains how you can raise a complaint with us and how it will be managed. All our complaints and dispute resolution services are free of charge.

In this Complaints and Disputes Resolution Process, the words “we”, “our” or “us” refer to EBN Holdings Pty Ltd (EBN). “You” and “your” refer to you as our client or the insured person.

What is a Complaint?

A complaint is an expression of dissatisfaction made to or about EBN, related to our products, services, staff, or the way a complaint has previously been handled, where a response or resolution is expected (as defined in ASIC Regulatory Guide 271).

Step 1 – Talk to Your Broker

If you have a concern or complaint, please contact your authorised EBN representative or broker as soon as possible. We will do our best to resolve the issue promptly.

Step 2 - Contact EBN's Internal Dispute Resolution (IDR) Team

Please contact us to address your concerns if your complaint is not resolved under step one. Your complaint will be considered under our Internal Dispute Resolution procedures. We will acknowledge your complaint in writing and endeavour to resolve your problem.

Contact details for complaints are:

Phone: 1300 196 670

Email: complaints@ebn.net.au

Mail: 104/266-268 Bay Road, Cheltenham VIC 3192

Web: www.ebn.net.au

We will:

- Acknowledge your complaint within one business day or as soon as practicable.
- Keep you informed of progress at least every 10 business days.
- Provide a written outcome with reasons for our decision.
- Aim to resolve your complaint within 30 calendar days.

If we need more time, we will explain the delay and tell you when you can expect a final response.

If you need support to make a complaint, such as interpreter services or assistance for vulnerable customers, please let us know and we will make appropriate arrangements.

Step 3: External Dispute Resolution (AFCA)

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) if you are not happy with the response we provide. AFCA offers a free, independent dispute resolution service.

You can contact AFCA by:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Web: www.afca.org.au

Our Commitment

We record and review all complaints to improve our services and ensure ongoing compliance with ASIC Regulatory Guide 271. This procedure is reviewed annually or whenever regulatory or business changes occur.