

Complaints Review Process (Non-Lloyd's Policies)

VERSION 1.1, MAY 2026

Do you have a complaint?

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

If you wish to make a complaint our contact details are:

Tel: +61 2 9128 2044

Email: compliance@1688underwriting.com

Mail: 1688 Underwriting Pty Ltd, PO Box Q851, Queen Victoria Building, Sydney NSW Australia 1230

Website: www.1688underwriting.com

We will attempt to resolve it in accordance with our Internal Dispute Resolution ("IDR") procedure, which complies with the General Insurance Code of Practice ("the Code"), ASIC guidelines, and our commitment below.

1688 Underwriting Complaints Review Process

As part of our IDR procedure, we will:

- Acknowledge your complaint
- Provide you with the name and contact details of the person assigned to reviewing it
- Do our utmost to resolve the complaint to your satisfaction within 10 business days
- If we can resolve your complaint within 5 business days, we will not respond in writing unless you request us to do so, or your claim is declined or if your complaint is related to Financial Hardship.
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

Depending on the outcome of our review, we may refer your complaint to the insurer, who will determine whether it will be reviewed further by their office.

What if your complaint is not resolved?

If we cannot resolve your complaint or you are dissatisfied with the response, you can contact the Australian Financial Complaints Authority (AFCA) for an independent external review at no cost to you, subject to its terms of reference. We are bound by any determination by AFCA but the decision is not binding on you.

Tel: 1800 931 678

Email: info@afca.org.au

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

Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may seek independent legal advice.