



# Know what to do and where to go

**Fiji complaints process**

Here at QBE Insurance, we strive to have fair and open dealings with our customer. As part of this goal we have a formal procedure for handling complaints.

## Stage one

### **Internal Resolution Process**

If you have a complaint, please contact us and explain the problem. You can either contact the QBE person who made the decision you are unhappy with, or contact our Suva office (details overleaf).

Please try to provide us with as much information as possible about the reasons for your complaint. One of our staff members will acknowledge the receipt of your complaint within 2 working days and gather all relevant information. In most cases we will provide a response to you within 10 working days of receiving all information we need to determine your complaint.

Complaints can sometimes be held up because we need information from third parties, but if this happens we will keep you informed at regular intervals.

If you are not satisfied with the decision, you can ask for the complaint to be referred to a manager. This person will review the complaint file, reach a view and advise you in writing as soon as possible. They will also keep you updated on the timeframe, as the matter may require further investigation.

If the matter remains unresolved, you can then ask that the matter be referred to QBE's dispute resolution panel. The panel, made up of appropriate senior managers, will review the complaint and make a final decision within 21 working days. You will receive the panel's decision in writing.

## Stage Two

### External Resolution Process

If our panel decision is unacceptable to you, you have the following options available to you:

1. Refer the complaint to the Financial Systems Development Group (FSDG) at the Reserve Bank of Fiji.

For further details you can visit their website **[www.reservebank.gov.fj](http://www.reservebank.gov.fj)** or contact them by:

Phone + 679 3313 611  
Email [info@rbf.gov.fj](mailto:info@rbf.gov.fj)  
Mail The Chief Manager  
Financial Systems Development  
and Compliance Group  
Reserve Bank of Fiji  
Private Mail Bag  
Suva

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2. You may seek independent legal advice.



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