



Complaints & Dispute Resolution

1. Policy Statement

Utility Market is committed to upholding the highest standards of service and placing customer needs at the core of our operations. We value customer feedback as an essential part of our continuous improvement process and use it to enhance the quality of our services.

This policy ensures that **Utility Market** handles all complaints fairly, efficiently, and effectively. Our objective is to provide customers with confidence that their concerns are taken seriously and resolved promptly and equitably.

We are committed to fostering a culture where complaints are welcomed and seen as an opportunity to improve. All team members are expected to engage in fair, effective, and customer-centric complaint handling.

2. How to Make a Complaint

Our complaints and dispute resolution procedure is designed to:

- Respond promptly and professionally to complaints and questions;
- Build customer confidence in our service and processes; and
- Provide insights to improve the products (where applicable) and services we deliver.

If you have a complaint, please let us know as soon as possible. You can contact us via:

- **Email:** complaints@utilitymarket.com.au
- **Phone:** 03 9067 9195
- **Post:** Customer Complaints, Utility Market, Suite 18, T45 - Level 1, M-City, 2107 Dandenong Road, Clayton, Victoria 3168



Once received:

- We will acknowledge your complaint within **3 business days** by phone or in writing.
- If the issue is not resolved within that time, it will be escalated to our **Compliance Manager**, who will aim to contact you as soon as practicable.
- We will keep you informed of the progress, actions we are taking, and estimated timeframes for resolution.
- If your complaint is complex, we will continue to update you regularly on our progress and expected resolution time.

A complaint will only be closed when you are satisfied with the outcome, or when all reasonable steps have been taken to resolve the matter.

3. Additional Assistance to Make a Complaint

If you require support in making a complaint:

- The **National Relay Service (NRS)** is available for people who are deaf or have a hearing or speech impairment: 1300 555 727.
- The **Translating and Interpreting Service (TIS National)** can assist non-English speakers: 13 14 50.

Please let us know if you require additional assistance, and we will make all reasonable efforts to accommodate your needs.

4. Complaints and Dispute Resolution Commitment

At **Utility Market**, we are committed to managing all complaints promptly, fairly, and respectfully. For more information, you can contact us at **complaints@utilitymarket.com.au**.

Address: Suite 18 - T45 Level 1 M-City Shopping Centre, 2107 Dandenong Road, Clayton, Victoria 3168
ABN: 83 662 208 791 **Website:** www.utilitymarket.com.au **Email:** hello@utilitymarket.com.au

5. If We Can't Resolve Your Complaint

While we will always strive to resolve complaints quickly and satisfactorily, if you remain dissatisfied, you have additional options:

1. Contact Your Health Fund Directly

If your concern relates to a specific health fund or insurance policy, we recommend contacting the fund's own customer service or complaints team. Each partner health fund has its own complaints process.

2. Escalate to the Private Health Insurance Ombudsman

If your complaint remains unresolved, you may contact the **Commonwealth Ombudsman – Private Health Insurance Ombudsman**:

- **Email:** phi@ombudsman.gov.au
- **Phone:** 1300 362 072
- **Post:** GPO Box 442, Canberra ACT 2601
- **Website:** www.ombudsman.gov.au

The Ombudsman provides free, independent, and impartial resolution services for disputes between consumers and participating service providers.

Please note: Before the Ombudsman can assist, you are generally required to give both **Utility Market** and your health fund (if applicable) a chance to address and resolve the complaint.