

Master Builders Fidelity Fund Complaints Policy

Purpose

This policy is intended to ensure that the Master Builders Fidelity Fund (MBFF) handles complaints fairly, efficiently and effectively.

If you are unhappy with the services you have received from the Fidelity Fund, you may make a complaint by following this process.

Before making a complaint, we encourage you to contact the MBFF to discuss your matter as this may result in your concerns or issues being resolved more promptly.

Who does this Policy apply to?

This policy applies to any person (a complaint) wanting to make a complaint about the operation of the MBFF.

Complainants will generally be:

- builders
- homeowners

Complaints will generally relate to:

- builders who are dissatisfied that they have not been granted cover by the MBFF
- homeowners who are dissatisfied with the outcome of a claim

Note that the MBFF is unable to accept complaints relating to MBA member code of conduct issues or builders who are not insolvent, dead or disappeared. These matters should be referred to MBA ACT and the Construction Occupations Registrar respectively.

How to make a complaint

You can make a complaint by:

- Speaking with the Fund management team on phone number (02) 6175 5900, who may request that you put your complaint in writing.
- Emailing us at canberra@mba.org.au.
- Sending your complaint to

Master Builders Fidelity Fund
1 Iron Knob Street
Fyshwick ACT 2609

When you make a complaint, please identify your cover number or certificate identification to assist us in identifying your cover and matter and reaching a resolution as soon as practicable.

You should also make sure that you include all relevant information in your initial complaint. This will assist us in resolving your complaint as soon as possible. The Fund requires that complaints are made within twelve (12) months of any incident, issue or event arising.

Any information you give to the Master Builders Fidelity Fund will be managed in accordance with our Privacy Policy.

Handling your complaint

Your complaint will be dealt with confidentially, respectfully and diligently by all people in the MBFF tasked with handling any aspect of it.

When we receive your complaint, we will acknowledge that we have received it (within five (5) business days).

We will tell you the name and contact details of the person assigned to manage your complaint. This is the person that will usually keep you informed and may request clarification or further information from time to time.

Please be advised that all people named in the complaint will have an opportunity to review the complaint and provide a response to the MBFF. Please see below if you would prefer to make an anonymous complaint, noting the limitations in responding to these.

Your complaint will be handled by a person with appropriate authority, knowledge or experience. This will not be the person whose decision or conduct is what your complaint is about. This person will keep you informed about the status of your complaint.

For matters which do not require a decision by the Trustees we will make a decision about your complaint within thirty (30) business days.

For decisions which require a decision by the Trustees or for complex matters, we will aim to make a decision about your complaint within three months.

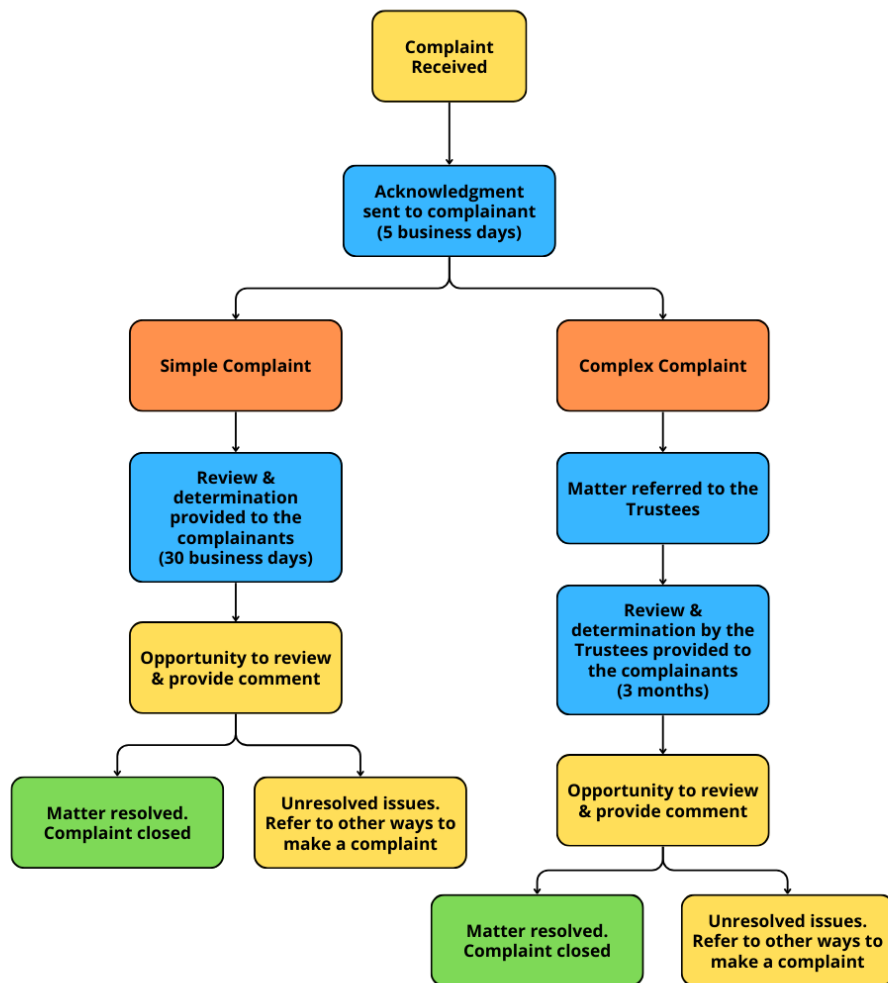
If a decision takes longer, we will let you and all parties involved in the complaint know the reasons for the delay and provide an updated estimate as to when a decision will be made.

You can withdraw your complaint at any time, by written notice to the MBFF. Depending on the nature of the complaint, the MBFF may be required to keep investigating the issue, for example if your complaint involved allegations of fraud, corruption, or other inappropriate conduct.

The MBFF may decide to discontinue investigations into a complaint, for example if there is insufficient evidence, the complaint cannot be substantiated, or the complainant is abusive. In this instance, all parties will be advised of this decision.

We will provide you with a written response setting out any decisions made, and the reasons for the decision.

Our written response will include any next steps that you may take your complaint to if you are dissatisfied with our response. This will depend on the nature of your complaint and will include the steps to seek a review of the decision.



What you can expect

The Fidelity Fund Trustees act in the best interests of the Fund and make decisions in accordance with the relevant laws and their requirements. We understand that there will be times when our builders and homeowners do not agree with a decision that has been made.

The Fidelity Fund, and Master Builders ACT, is committed to the safety and wellbeing of our teams. We will not tolerate behaviour that is abusive, threatening, bullying, discriminatory, uncooperative, or otherwise unreasonable towards our employees. Should you display one or more of these behaviours when engaging with our people, we may consider:

- Limiting your contact to one person only, or limiting the way you can contact us (for example, only through a third party such as a legal representative)
- Not offering Fidelity Fund cover in the future (particularly in the case of a builder).

Anonymous Complaints

You can choose to remain anonymous when making a complaint to us. However, if we don't have your contact details, we are unable to respond to you and will be unable to request further information if needed in order for us to properly address your concerns.

In most circumstances, we will be unable to investigate or act on anonymous complaints. Feedback provided anonymously can assist us in improving our services generally.

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Other Ways to Make a Complaint

After making a complaint, if you remain dissatisfied with our response, you may:

- Obtain independent legal advice
- Contact ACT Government Fair Trading
- Contact the ACT Government Minister for Sustainable Building and Construction (<https://www.contactmyminister.act.gov.au/>)
- Contact the ACT Civil and Administrative Tribunal
- Contact the Australian Financial Complaints Authority
- Contact third party mediation, for example the Conflict Resolution Service

Consumer Representative

The Minister responsible for the Master Builders Fidelity Fund has appointed a Consumer Representative for the Fidelity Fund. The role protects homeowners in their dealings with the Fidelity Fund by advising the Minister directly about the interests and issues of homeowners engaging with the Fidelity Fund.

The Consumer Representative attends meetings of the trustees of Fidelity Fund and may act on behalf of consumers by requesting information from the Fidelity Fund trustees, consulting with homeowners, advising the trustees about how the operation of an approved scheme affects homeowners and advising how processes can support the interaction of homeowners with the Fidelity Fund.

If you are a homeowner and wish to contact the consumer representative they can be reached on 02 61430044 or by email at consumerrepresentative.mbff@carefcs.org

Continuous improvement

We are committed to improving the effectiveness and efficiency of our complaint management system. To this end, we will:

- support the making and appropriate resolution of complaints,
- implement best practices in complaint handling,
- recognise and reward exemplary complaint handling by staff,
- regularly review the complaints management system and complaint data, and
- implement appropriate system changes arising out of our analysis of complaints data and continual monitoring of the system.