

Supplementary Product Disclosure Statement



This is a Supplementary Product Disclosure Statement (SPDS). It supplements the following Product Disclosure Statements (PDS):

- TravelCard Corporate Annual Travel Insurance Combined Financial Services Guide And Product Disclosure Statement prepared on 7th April 2018
- TravelCard Business Class for Employees Travel Insurance Combined Financial Services Guide And Product Disclosure Statement prepared on 7th April 2018
- TravelCard Comprehensive Leisure International Travel Insurance Combined Financial Services Guide And Product Disclosure Statement prepared on 7th April 2018
- TravelCard Comprehensive Leisure Domestic Travel Insurance Combined Financial Services Guide And Product Disclosure Statement prepared on 7th April 2018

This SPDS must be read together with the above PDS that You hold and any other SPDS we have given You or may give You for the relevant PDS You hold. The purpose of this SPDS is to update the information in the PDS If You Have A Complaint for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme.

If You Have A Complaint

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information, contact Us directly or through Your financial services adviser so that We can resolve the matter efficiently and fairly.

Step 1 Contact Us

If We are unable to resolve Your issue or You are dissatisfied with the response, You can contact the Complaints Manager using the following details:

Telephone: 1300 123 413

Email: complaints@travelcard.com.au

By providing as much information as possible regarding Your complaint at this initial contact stage, We can ensure that We have every opportunity to resolve the matter swiftly. We will take Your complaint seriously.

You will receive an acknowledgement of the complaint lodgement within 1 (one) business day, and We will confirm within 5 (five) business days if We require any further information.

We will endeavour to resolve Your complaint within 15 (fifteen) business days of notification of the complaint, providing that We have received all of the necessary information from You.

If We cannot meet that timeframe, either because We require further information, assessment or investigation is required, We will contact You and agree a reasonable alternative timeframe in which to provide You with a response.. Where We are unable to reach an agreement, We will let You know of Your option to refer Your complaint to the Internal Dispute Resolution Committee.

Step 2 Contact the Internal Dispute Resolution Committee

If You are not satisfied with the Stage 1 response You have the opportunity to request that the complaint be independently reviewed by the Internal Dispute Resolution Committee who have the full authority to deal with the complaint.

Telephone: 1300 123 413

Email: complaints@travelcard.com.au

The Internal Dispute Resolution Committee will provide in writing Travelcard's final decision within 15 business days of Your complaint being escalated, unless they have requested an extension from You and You have agreed to give them more time.

Step 3 Contact the Australian Financial Complaints Authority

If You are not satisfied with the final response or Your complaint has not been resolved in 45 days You may be able to lodge the complaint with the Australian Financial Complaints Authority for matters raised and lodged from 1 November 2018:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

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

This is a national scheme for insureds which are free of charge to access and is aimed at resolving disputes between an Insured and their Insurer. The decisions are binding on Us (up to specified jurisdictional limits) but will not be binding on You. You have the right to seek further legal assistance.