



Aon (Fiji) Limited – Complaints and Disputes Handling Policy

At Aon we make every effort to provide you with the best products and highest level of customer service. However, we recognise that even in the best managed company things can go wrong.

If you have any complaint in respect to Aon, or are not satisfied with the service you have received from us, we want to hear about it so that we can investigate your concerns quickly and fairly.

How to make a complaint

Please contact your Aon Client Relationship Manager or your local Aon office by telephone, email or in writing. You will find the address and phone number of your local office on our website page at <http://www.aon.com/fiji/>.

Your Aon Client Relationship Manager will endeavour to resolve the complaint in its initial stages as the first point of contact.

What happens if my Client Relationship Manager can't resolve my complaint?

If your Aon Client Relationship Manager is not able to resolve your complaint, it will be referred to Aon's Complaints Manager for an independent review in accordance with Aon's internal complaint and dispute resolution procedures.

Alternatively, you can contact Aon's Complaints Manager directly on +6797765907 or you can email details of your complaint to us in writing at feedbackfiji@aon.com.

Aon's internal complaint and dispute resolution procedures

When your complaint is referred to Aon's Complaints Manager directly, or by your Aon Client Relationship Manager, it will be independently reviewed in accordance with Aon's internal complaint and dispute resolution procedures, as follows:

1. The Aon Complaints Manager will acknowledge receipt of your complaint within 5 working days;
2. Your complaint will be thoroughly investigated. Aon takes all complaints very seriously and will ensure that all issues are considered carefully;
3. Aon's Complaints Manager will identify actions to remedy the complaint, where possible, and endeavour to respond and resolve your complaint within 30 working days of the date of notification of your complaint.
4. If your complaint is complex and may take longer than 30 working days to resolve, Aon's Complaints Manager will advise you of the expected timeframe required to resolve your complaint and will keep you informed of progress.



5. If your complaint remains unresolved after 30 working days the parties may agree in writing to instigate the mediation process set out in the Schedule below.
6. If the parties do not agree to instigate the mediation process set out in the Schedule below, either party may refer the dispute or difference to the appropriate Court or Tribunal.

Aon's commitment

Aon is committed to:

- (a) Providing an efficient, fair and accessible mechanism for the resolution of complaints;
- (b) Increasing the level of client satisfaction by dealing with all complaints in an expedient and effective manner;
- (c) Maintaining membership of and providing our clients with access to approved external dispute resolution schemes.



SCHEDULE

Mediation Process

The parties may agree in writing to instigate a mediation process as follows:

- The parties will endeavour to agree upon a suitable person to act as mediator within 10 working days of agreeing in writing to instigate the mediation process. Failing agreement with this timeframe, either party may require the President for the time being of the Fiji Institute of Accountants to nominate a suitable person to act as mediator.
- The mediator shall, in consultation with the parties, settle a timetable and procedures to be adopted during the mediation. The decision of the mediator on any such matters shall be binding on the parties and, in particular, the mediator shall be entitled to call any meeting between the parties at such times and places as the mediator considers appropriate.
- All costs incurred in respect of the mediation, including mediator's fees and incidental expenses (but not any legal fees incurred by either party) shall be borne equally by the parties who shall be jointly and severally liable to the appointed mediator.
- If a dispute remains unresolved 20 working days (or such other time as may be expressly agreed between the parties) after the appointment of the mediator, either party may refer the dispute or difference to the appropriate Court or Tribunal.