



**Contents**



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**1. What to do if you do not agree with our decision** Here is how our consumer appeals service helps you if you are dissatisfied with anything that Bingle has done.

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**2. Who do you talk to?** If you are unhappy with anything we have told you or done for you, please tell us. You can email us at [consumerfeedback@bingle.com.au](mailto:consumerfeedback@bingle.com.au) or write to us at Bingle, GPO Box 4514 Melbourne 3001. Most times we will be able to sort the matter out to your satisfaction.

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**3. The Customer Ombudsman** However, if you are not satisfied with our response, you can email or write to our Customer Ombudsman with the details. The Customer Ombudsman will respond to you within ten working days of receiving your email or letter.

The Customer Ombudsman service is provided by Australian Associated Motor Insurers Limited.

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**4. Appealing to the Financial Ombudsman Service** If you disagree with the Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service (the FOS).

The FOS is an independent industry dispute resolution scheme. You can contact the FOS on 1300 780 808 (local call cost) or by email at [info@fos.org.au](mailto:info@fos.org.au).

You can also visit the FOS' website at [www.fos.org.au](http://www.fos.org.au).

There is no charge for this service.

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**5. Accepting the Ombudsman's decision** You don't have to accept any decision the Customer Ombudsman or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the Customer Ombudsman makes or the FOS makes is binding on Bingle, provided you also accept the decision.

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**6. How to contact Bingle** Email: [consumerfeedback@bingle.com.au](mailto:consumerfeedback@bingle.com.au)  
Mail: Bingle  
GPO Box 4514  
Melbourne 3001

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**7. How to contact the Customer Ombudsman** Email: [consumerappeals@aaami.com.au](mailto:consumerappeals@aaami.com.au)  
Mail: The Australian Associated Motor Insurers Limited Customer Ombudsman  
PO Box 14180  
Melbourne City Mail Centre  
Victoria 8001  
Fax: (03) 9529 1214

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**8. How to contact the Financial Ombudsman Service** Email: [info@fos.org.au](mailto:info@fos.org.au)  
Phone: 1300 780 808 (local call cost)