Australian Government

Department of Veterans' Affairs

Do You Have
A Complaint or Disagree
with Our Decision?

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

STAGE 1: Talk to Us First

If you are unhappy with any aspect of our service or disagree with a decision we have made, please contact us to discuss the matter, and we may be able to resolve the issue promptly for you. If not, an experienced staff member will be assigned to liaise with you to address your complaint.

Your options to contact us include by telephone, email or letter stating the reasons for your complaint and the outcome you expect.

We will keep you informed about the progress of your complaint at least every ten (10) business days, unless it is resolved earlier or you agree to a different timeframe.

STAGE 2: Have Your Complaint Reviewed

If you are dissatisfied after the Stage 1 review, you can ask for the decision to be reviewed.

An impartial reviewer who has the appropriate experience and knowledge will be assigned to your case to review the Stage 1 outcome and decision.

External Dispute Resolution

If you disagree with our Stage 2 decision or if we are unable to resolve your complaint within 30 calendar days of the date on which the complaint was made you may refer it to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution service and its services are free to the public. If you accept any decision made by AFCA, we will be bound by that AFCA decision. You are not bound by the AFCA decision. You may seek remedies elsewhere.

Some time limits apply to AFCA complaints, check the AFCA website www.afca.org.au to see if a time limit applies to your complaint.

For more information contact:

Defence Service Homes Insurance on:

📞 1300 552 662   @ **dsh@dva.gov.au**

📍 GPO Box 9998 Brisbane QLD 4001

AFCA can be contacted on:

📞 1800 931 678   @ **info@afca.org.au**

📍 GPO Box 3 Melbourne VIC 3001