Complaint and Dispute Guide for Homeowners

Our Construction Warranty Insurance team is committed to treating all customers fairly and to resolve complaints promptly and respectfully. If you are not satisfied with our decision or how your claim has been handled, we want to hear from you.

How to Make a Complaint

You can contact us using the method most convenient for you:

Phone:	1300 294 000
Email:	cwi.complaints@credeq.com
Post:	CWI Complaints Level 4, 45 Clarence Street Sydney NSW 2000
Online:	credeq.com/au (online complaint form)

When making a complaint, please tell us:

- What your complaint is about and the outcome you are seeking
- Your name and your preferred contact details (you have the right to remain anonymous)
- Any supporting documentation

By providing us with as much information as you can, you will help us resolve your complaint as quickly as possible.

If you wish to remain anonymous, we will not be able to contact you or tell you the outcome of any action we take. You can also complain about an inspector or builder acting on our behalf. This guide, and any help you need to make a complaint, is free of charge.

Our Commitment to you

Once we receive your complaint:

- We will acknowledge your complaint within 1 business day
- We will contact you to ensure that we understand your complaint within 5 business days
- We will investigate and keep you informed (at a minimum, every 10 business days)
- Will aim to resolve your complaint within 30 business days

Due to the nature of our business, if we are unable to resolve your complaint within 30 business days, we will advise you of the reason for the delay and provide further options to progress.

Internal Review

If you disagree with a decision about your claim, you can ask for an internal review using the contact details above. A senior staff member who was not involved in the original decision will review it, on the papers or by phone, video call or meeting, whichever best suits you.

We will give you our decision and reasons in writing within 30 business days. The review decision is binding on us.

If You Are Still Not Satisfied

Depending on the state your home is in, you may be able to appeal our decision to a tribunal or court, or contact the state regulator for home warranty insurance. You do not need to request an internal review first, and time limits may apply, so please act promptly.

Your decision letter sets out the options and contact details that apply in your state. You can also find them on our website, or ask our Complaints team.

Although Construction Warranty Insurance is not subject to ASIC's RG 271, we choose to align with its standards voluntarily reflecting our commitment to fair and transparent complaint handling.