**Resolution Letter (Stage 1)** *[delete and insert company logo]*

Dear *[insert name],*

**RE: *[Insert claim/policy number, insured name, situation address, etc]***

We are writing further to our recent correspondence regarding your complaint.

As discussed, we have now completed our review and found that *[insert brief summary]*.

Accordingly, as agreed, we will now *[insert agreed resolution and/or next steps].*

We trust you are satisfied with this outcome, however, should you require any additional assistance or have any further queries, please do not hesitate to contact me.

While we understand your complaint to be resolved, you may seek external review by contacting the Australian Financial Complaints Authority (AFCA) within 2 years of the date of this letter, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and we agree to be bound by its determinations.

AFCA’s contact details are as follows:

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Online: [www.afca.org.au](http://www.afca.org.au)

Thank you again for the opportunity to review this matter.

Yours sincerely,

*[Name and Contact Details of Person Reviewing Complaint]*