



IOOF

Model Litigant Principles

IOOF follows model litigant principles when handling civil litigation. IOOF commits to the following principles when conducting or responding to civil litigation:

- acting honestly and fairly;
- acting promptly and not causing unnecessary delay;
- making an early assessment about the prospects of success and potential liability in legal proceedings that may be brought against an IOOF Group entity;
- paying legitimate claims without litigation including making partial settlements or interim payments, where it is clear that liability is as much as the amount to be paid;
- acting consistently in the way we handle civil litigation;
- endeavouring to avoid, prevent and limit the scope of legal proceedings wherever possible;
- where litigation can't be avoided, we will not engage in conduct where the sole purpose is to increase the costs of the litigation for the other party;
- not taking advantage of claimants who lack resources to litigate a legitimate claim;
- not relying on technical defences unless we believe that we have reasonable prospects of success;
- not undertaking or pursuing appeals unless we believe that we have reasonable prospects for success; and
- apologising where we are aware that IOOF, its employees or authorised representatives have acted wrongfully or improperly.