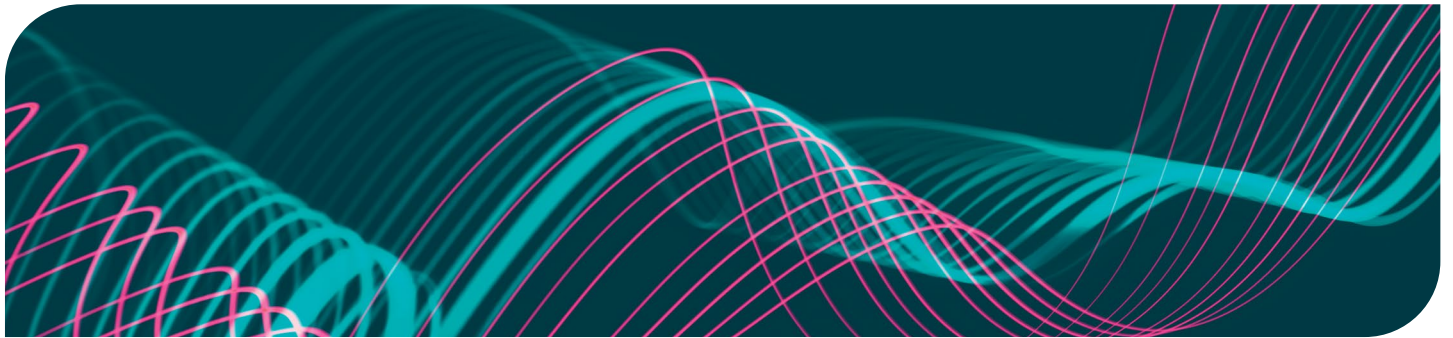


Complaints Policy



About This Document

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

We acknowledge the importance of having an effective and efficient complaints handling and Internal Dispute Resolution (IDR) framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

We adopted the current version of this Complaints Policy on 5th October 2021.

How to Make a Complaint

Both we and Nexia endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact us first about your concern. You may do so by speaking to your adviser, or you can contact Nexia by:

Writing to:

Advice Complaints
Nexia Sydney Financial Solutions
Level 22, 2 Market Street SYDNEY NSW 2000 or;
PO Box Q776, QVB NSW 1230

Email:

cwilford@nexiasydney.com.au

Phone:

+61 2 9251 4600

2. When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

How we will deal with your Complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. Generally, where your complaint is made:

- Verbally – we will acknowledge your complaint in the same manner.
- In writing – by email or via post, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

Our Response

Where;

- your complaint is not resolved within 5 business days of us receiving your complaint; or
- if you request a written response; or
- we will provide you with our written reasons for the outcome of your complaint ("IDR Response") within 30 calendar days.

Our IDR Response will also inform you of your right to escalate your complaint (see further details under 'Escalating your Complaint').

If we reject your complaint (whether in full or in part), our IDR Response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to the relevant external dispute resolution body.

We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to escalate your complaint to the related external body.

- For all Financial Service complaints, you are able to contact the Australian Financial Complaints Authority (AFCA).
- For all Privacy related complaints, you are able to contact the Office of the Australian Information Commissioner (OAIC).

The contact details for each are detailed on the next page.

Escalating your Complaint

If you are not satisfied with our response to your complaint, or the manner in which we've dealt with your complaint, you can escalate your complaint to the following external bodies.

Australian Financial Complaints Authority (AFCA)

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA and our membership number is 12149.

You can contact AFCA using the following details:

Writing to:

GPO Box 3, Melbourne, VIC, 3001.

Website:

www.afca.org.au

Email:

info@afca.org.au

Phone:

1800 931 678

or +61 1800 931 678 if calling from overseas

Office of the Australian Information Commissioner (OAIC)

We are governed by the Australian Privacy Principles and the Privacy Act, which are regulated by the Office of the Australian Information Commissioner (OAIC).

You can contact OAIC using the following details:

Writing to:

GPO Box 5218, Sydney, NSW, 2001

Website:

www.oaic.gov.au

Email:

enquiries@oaic.gov.au

Phone:

1300 363 992

or +61 2 9284 9749 if calling from overseas

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