

## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us.

Please call us, send us an email or put your complaint in writing to our office. You can direct your complaint to your financial adviser.

We aim to resolve complaints immediately. Where this is not possible, we will acknowledge the receipt of your complaint within 48 hours. We will then explain our process to resolve your complaint and tell you who will handle your complaint.

If you are not satisfied with our response after 30 days, you can lodge your complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.