

## complaints policy

### overview

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 or the time that it takes for us to respond.

This policy is current as at 1 October 2021.




### what is a complaint?

A complaint is:

*“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”*

### how to make a complaint

You can make a complaint to us in any of the following ways:

 <b>Telephone</b>	03 9500 9988
 <b>Email</b>	<a href="mailto:hello@accessfm.com.au">hello@accessfm.com.au</a>
 <b>Writing</b>	PO Box 2219 Wattletree Road Post Office VIC 3145

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- your financial adviser's name
- 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, an interpreter, 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 in the same manner and, in writing, within one business day of receipt, or as soon as practicable.

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.

### written response

We will provide you with our written reasons for the outcome of your complaint within 30 calendar days of receiving your complaint.

A written response will also be provided where:

- your complaint is not resolved within 5 business days of us receiving your complaint, or
- the complaint is resolved within 5 business days, but you request a written response.

Our Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

If we reject your complaint (whether in full or in part), our 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, with reference to the relevant supporting information; and
- provide a sufficient level of detail for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with a written response if:

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

### **delay in providing a response**

If we are not able to provide our 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 complain to AFCA and provide you with AFCA's contact details.

### **escalating your complaint to AFCA**

If you are not satisfied with our response to your complaint, you can escalate your complaint to 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 11155. AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

You can contact AFCA using the following details:

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

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

Mail: GPO Box 3, Melbourne VIC 3001