COMPLAINT MANAGEMENT POLICY

Guardian Associates Pty Ltd
ABN 78 104 744 498
AFSL Number 238281
Member of the Boutique Financial Planning Principals Group

BACKGROUND

As noted by ASIC, 'consumer and small business access to fair, timely and effective dispute resolution is a central part of the financial services consumer protection framework'.

The Corporations Act defines a complaint (or dispute) as 'an expression of dissatisfaction made to or about an organisation, related to its products or services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required'.

DISPUTE RESOLUTION | HOW TO LODGE A COMPLAINT

If you have a complaint or dispute about a financial product, service or advice provided by Guardian Associates Pty Ltd or any of its representatives, you may lodge a complaint with a phone call, in person, by email, send a fax or write a letter. Contact details for all of these methods can be found in the footer below. You may address your complaint to anyone within the firm, however we encourage you to speak directly to your Adviser or with our designated Compliance Manager.

The nature and extent of your complaint may determine the method you choose to contact us. For example, a quick simple problem may be best handled with a phone call, while a more complicated complaint might best be set out in a letter or email.

For all complaints we will require, as a minimum, the following information:

- Your name, address and contact details.
- Any reference numbers such as account number or policy number.
- What the problem is and what you want done to correct it.
- Details of any person you may have dealt with previously about the matter.

HOW WE UNDERTAKE TO DEAL WITH YOUR COMPLAINT

Your complaint will be lodged in our Internal Dispute Resolution (IDR) Register and we will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable. This acknowledgment can be done verbally or in writing (via email, post or social media channels). It may be done immediately if your complaint is given by telephone or in person. The method used to lodge your complaint, or any preferences you may have expressed about communication methods, will be taken into consideration prior to our acknowledgement.

If we have provided you with an explanation and or apology, and we can take no further action to reasonably address your complaint, or the complaint has been resolved to your complete satisfaction by the end of the 5th business day after your complaint was received, and you did not request a response in writing, the matter will be taken to be resolved.

Should this not be the case, as soon as possible, but within 30 calendar days of receipt of your complaint, the responsible person will examine the matter and provide you with a comprehensive and fair account of the complaint or dispute, and our responsibilities in an effort to resolve the matter, unless it is a superannuation related complaint (including life insurance issued through superannuation and death benefits) and traditional trustee complaints, then we will respond within 45 days of receipt of your complaint. This response will be in writing and will inform you of:

- the final outcome of your complaint. This may include actions taken by Guardian Associates to resolve your complaint or reasons for rejection or partial rejection of the complaint.

  If Guardian Associates rejects or partially rejects your complaint, our response will clearly set out the reasons for our decision, our findings and information to support same.

  We will ensure we provide you with enough details for you to understand the basis of our decision so you can be fully informed whether to escalate the matter to the Australian Financial Complaints Authority (AFCA).

- your right to take the complaint to AFCA, should you not be satisfied with our response. We will also include AFCA's contact details for your reference.

If a response cannot be made within the required timeframes (refer above) due to matter out of our control or due to its particular complexity, we will provide you with a written 'Delay Notification' listing out the reasons why our response will be delayed and give you an indication of when a further response will be made. We will also advise your right to complain to AFCA if you are not satisfied and provide you with their contact details.

HOW CAN AFCA HELP?

Guardian Associates is a member of AFCA, who are an independent complaints service. Members of AFCA include life insurers, fund managers, financial planners, stockbrokers and investment advisers. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

When you telephone AFCA you will be asked the nature of your complaint and advised if AFCA is able to deal with the matter. If AFCA can assist, you will be sent a complaint form to fill and return to them, alternatively you can lodge a complaint online.

AFCA will then try and help both parties reach agreement on a settlement. If a settlement cannot be reached, AFCA may investigate further and issue a final determination. The final decision is binding on Guardian Associates Pty Ltd. This means that if you accept the decision, Guardian Associates must also accept it. If you do not agree with the final decision, you do not have to accept it and can take the matter to court if you wish to.

AFCA can be contacted as follows:

Email: info@afca.org.au;
Phone: 1800 931 678; or
Write: GPO Box 3, Melbourne VIC 3001

You can also seek further information on their website:

Web: afca.org.au

The Australian Securities and Investment Commission (ASIC) also has a free call information line you may use to make a complaint and obtain information about your rights.

Phone: 1300 300 630