

COMPLAINTS HANDLING



Guardian Associates logo: A blue globe with red and green arrows, and the text 'Guardian ASSOCIATES'.

Checklist items:

- Excellent
- Very good
- Good
- Average
- Poor

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

HOW TO LODGE A COMPLAINT

If you have a complaint about a financial product, service or advice provided by Gehde Cole Pty Ltd (trading as Guardian Associates) 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 below.

The nature and extent of your complaint will largely determine the method you should choose to contact us. For example, a quick simple problem may be best handled with a phone call, while a more complicated complaint is best sent in a letter.

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.

Complaints should be made to the Adviser you have dealt with or to the Compliance Manager.

If you are not happy with your initial contact, or the problem can't be easily sorted out, you can make a formal complaint or we may request that you do so.

A formal complaint must be provided to us in writing, detailing as much information as possible. We can provide our Compliance Manager to assist you with the letter if you request it.

To make a formal complaint you must:

- Type your letter or if not possible, write clearly in blue or black ink on white paper.
- Put your name and address and phone number at the top of the first page.
- Date your letter.
- Address your letter to 'Compliance Manager', Guardian Associates, PO Box 3473, Loganholme QLD 4129

- Write the word "Complaint" as the heading of your letter and quote any reference numbers (customer number, account / policy number).
- Set out the problem clearly and state what you want done to rectify it.
- Attach copies of any relevant documents. Please do not send originals.
- Sign the letter.

You may want to make a copy of your letter before posting it to us.

HOW WE UNDERTAKE TO DEAL WITH YOUR COMPLAINT

As soon as possible, but within 45 days of receipt of your complaint, the responsible person will examine the matter and provide you with a full and fair account of Guardian Associates responsibilities in an effort to resolve the dispute.

If a response cannot be made in this time, we will provide you with written notice of the reasons why and give you an indication of when a further response will be made. This extension of time will be no more than 90 days from when we receive your complaint.

If you are not satisfied or unhappy with the outcome of the complaint, you can contact the Australian Financial Complaints Authority (AFCA).

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.

HOW CAN AFCA HELP?

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 (Gehde Cole 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 by phone on 1800 931 678, in writing at GPO Box 3, Melbourne VIC 3001 or email info@afca.org.au. You can also seek further information on their website – afca.org.au.

The Australian Securities and Investment Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.