



LIVE WELL. SLEEP WELL.

Public 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 to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution”.

The purpose of this document is to set out the information required to be in a Complaints Policy by ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 (“the Instrument”).

The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

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

Our Approach to Complaints

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach.

We acknowledge your right to make a complaint, and we require you to treat our staff with respect when they are dealing with your complaint.

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:

 Telephone	<ul style="list-style-type: none">• (03) 8610 9222 if calling from within Australia• +61 3 8610 922 if calling from outside Australia• National Relay Service 133 677
 Email	<ul style="list-style-type: none">• You can email your Adviser directly; or• email the compliance Manager via compliance@firstsamuel.com.au
 Writing	First Samuel Limited Level 16, 500 Collins Street Melbourne Victoria 3000
 Website or social media	www.firstsamuel.com.au/contact-us/
 In-person	First Samuel Limited Level 16, 500 Collins Street, Melbourne, Victoria 3000

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
- how you are seeking to resolve your complaint.

If you need 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 express authority to speak to any representative that you appoint.

We may also be able to assist you in completing and lodging your complaint.

2 / Public Complaints Policy

How we 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 and, in writing, within one business day, or as soon as practicable;
- in writing – by email or via social media, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will take into account the method you used to lodge your complaint and any preferences you may have expressed about communication methods.

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.

IDR Response

We will provide you with our written response including the reasons for the outcome of your complaint (“IDR Response”) no later than 30 calendar days after receiving your complaint where:

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

Our IDR 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 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, referring 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 AFCA or another forum.

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.

Delays 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 complain to AFCA and provide you with AFCA’s contact details.

Escalating your complaint

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

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 10431.

You can contact AFCA using the following details:

- Email: info@afca.org.au
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne, VIC, 3001.

AFCA offers free and independent dispute resolution for financial complaints to individuals and small businesses.

