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## **Complaints**

We have established procedures to deal with any complaint you may have about our services.

Please contact your advisor and provide the details of your complaint.

We will acknowledge receiving your complaint and assign an appropriate person to investigate the circumstances and propose a resolution.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3,  
Melbourne VIC 3001

