

FINDEX

Client Complaints Management Policy

1. Purpose

The work Findex does spans people, businesses, industries, countries, even continents. But wherever we work and whomever we work with, our clients are the centre of what we do. Their stories form the heart and soul of our business.

Findex strives to provide the highest quality professional service to its clients. Findex encourages client feedback on a regular basis and acknowledges a client's right to complain if dissatisfied with any of the services provided.

We recognise that effective complaint management improves your experience, whilst helping us understand how we can better serve your needs by improving our products and services.

This Policy explains the process for lodging a complaint and what you can expect from us. There is no cost to you in lodging a complaint with us.

2. How to make a complaint

If you have a complaint about the services provided to you, you should take the following action:

1. Speak to your adviser about your concerns; and
2. If, after speaking to your adviser, your complaint is not resolved within five (5) business days, please contact our Complaints Team via:

Via Email

complaints@findex.com.au

Online

You can lodge a complaint online via our Contact Us page:

<https://www.findex.com.au/contact-us/general>

By Phone

(03) 9292 0101

In writing

You can write to us at:

Findex Group Limited
GPO Box 4324 Melbourne VIC 3001

3. Our Principles

Findex is committed to the speedy and efficient resolution of complaints received in relation to the services it offers to achieve an effective complaints management system.

Element	
Commitment	Findex is committed to the efficient and fair resolution of complaints at all levels of the company. We recognise a client's right to complain if and when they feel that they have not received appropriate service or advice from Findex or express dissatisfaction around a financial product.
Fairness	The premise of the complaints handling procedures is to treat any complaint in a fair manner, and that fair treatment applies not only to the client but also to Findex.
Resources	Findex has adequate resources for complaints handling and sufficient levels of delegated authority.
Visibility	The complaint handling process is publicised to consumers and staff that includes information to consumers about the right to complain.
Responsiveness	Receipt of a complaint by Findex will be acknowledged within 24 hours (or one business day), or as soon as practicable, and the complainant will be kept informed of the progress of its resolution. Complaints are to be dealt with quickly and complainants are to be treated courteously.
Objectivity	Any complaint received by Findex will be addressed in an equitable, objective, and unbiased manner. We recognize the need to be fair to both the complainant and the person (if applicable) whom the complaint is made.
Charges	There will be no charge to the complainant for making a complaint, subject to statutory requirements.
Confidentiality	Personally, identifiable information concerning the complainant will be used for the purpose of addressing the complaint within Findex and will be actively protected from disclosure, unless the complainant expressly consents to its disclosure.
Remedies	Any proposed resolution will go through Findex's internal approval process.
Systemic and recurring problem	Complaints are analysed on a regular basis for the identification and rectification of systemic or recurring problems.
Accountability	All employees accept responsibility for effective complaints handling. Where appropriate, issues raised in the Complaint Handling process are reflected in performance evaluations of the relevant employee.
Assistance	When appropriate, Findex will provide assistance to complainants in the preparation and lodgments of complaints.
Reviews	Findex's Complaint Management System will be reviewed annually to ensure it is efficiently delivering effective outcomes.

4. How Findex deals with complaints

Findex has a Disputes Manager who is responsible for reviewing complaints to ensure they are dealt with appropriately.

Our aim is to resolve complaints as quickly as possible. We will acknowledge your complaint within one business day (or as soon as practical) and resolve it as quickly as we can. We will communicate a response no later than 30 calendar days after receiving it. For Centric Super complaints, different timeframes apply (45-90 calendar days, depending on the complaint category).

We'll investigate your complaint thoroughly to determine the details and cause of the complaint. We'll seek to understand your concerns fully, reviewing the facts of the matter and identifying an appropriate resolution.

The Internal Dispute Resolution (IDR) Response must include:

1. The final outcome of your complaint at IDR (either confirmation of actions taken by the firm to fully resolve the complaint or reasons for rejection or partial rejection of the complaint);
2. Your right to take the complaint to Australian Financial Complaints Authority (AFCA) if you are not satisfied with the IDR response; and
3. The contact details for AFCA.

As a complainant, you have the right to enquire as to the status of your complaint by contacting the employee who has been identified as managing the complaint. Their contact details will be provided in the acknowledgment of the complaint.

5. Complaint management delays

We'll keep you informed of the progress of your complaint until you receive our final response.

Findex is not required to provide a complainant with an IDR response within the relevant maximum IDR timeframe if certain circumstances exist. First, there must be no reasonable opportunity for Findex to provide the IDR response within the relevant maximum IDR timeframe because:

- a) resolution of the individual complaint is particularly complex; and/or
- b) circumstances beyond Findex's control are causing complaint management delays.

Before the relevant maximum IDR timeframe expires, Findex must give the complainant an 'IDR delay notification' that informs the complainant about:

- a) the reasons for the delay;
- b) their right to complain to AFCA if they are dissatisfied; and
- c) the contact details for the Australian Financial Complaints Authority (AFCA).

6. If you are not satisfied with our response.

If we have not resolved your complaint within 30 days, or the issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. They can be contacted on:

Australian Financial Complaints Authority,
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678 (Free call)
Email: info@afca.org.au
Website: www.afca.org.au

You can also make a complaint and obtain information about your rights on the Australian Securities and Investments Commissions free call information line: 1300 300 630 or online at www.moneysmart.gov.au.

7. Record Keeping

All details of the progress of the complaint, including client correspondence and file notes, are to be recorded. A Complaints Register is maintained and reviewed at least annually by Risk Management and Compliance. The Complaints Register will be provided quarterly to the Board and Compliance Committee.