

INTRODUCTION TO COMPLAINTS HANDLING

The purpose of this Ethical Planners Dispute Resolution Policy is to ensure that your complaint in respect to our products, services, staff or the handling of a complaint are dealt with promptly, fairly and consistently in accordance with the *Corporations Act 2001* and *ASIC Regulatory Guide 271: Internal Dispute Resolution*

This Policy represents **Ethical Planners** commitment to fair and transparent dealings in the financial marketplace and **Ethical Planners** obligations under sections 912A(1)(g) and 912A(2) of the *Corporations Act 2001* (Cth).

This Policy has been developed in accordance with the principles outlined in Australian Standard AS/NZS 10002:2014.

HOW YOU CAN MAKE A COMPLAINT

If you have a complaint about our products, services, staff, or the handling of a complaint, you should contact our Compliance team at compliance@ethicalplanners.com to discuss your complaint.

RECEIVING AND ACKNOWLEDGING COMPLAINTS

Once the complaint is received, Ethical Planners Compliance Officer will acknowledge receipt of the complaint within 24 hours (or one business day) of receiving it, however, where this is not possible, acknowledgement will be made as soon as practicable.

Ethical Planners will then investigate the complaint and respond to you within 30 calendar days for any standard complaint.

Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. We will communicate with you the progress of the complaint. If we are unable to provide the response within the relevant maximum 30 day timeframe because resolution of the complaint is complex and/or circumstances beyond our control are causing complaint management delays, will provide you, the complainant with an 'IDR delay notification' that informs you about the reasons for the delay, the complainants' right to complain to AFCA if dissatisfied and the contact details for AFCA Before the relevant maximum IDR timeframe expires.

Examples of 'complexity' include when:

- (a) The complaint is about a transaction or event that occurred more than six years ago and requires reconstruction of account information; and
- (b) A complaint about a superannuation death benefit distribution which involved multiple submissions from potential beneficiaries with competing information about the status of relationships or levels of financial dependence.

Unless you request a written response, we are not required to provide an IDR response to a complainant if Ethical Planners closes the complaint by the end of the fifth business day after receipt because we have:

- (a) Resolved the complaint to your satisfaction; or
- (b) Given the complainant an explanation when Ethical Planners can take no further action to reasonably address the complaint.

The Ethical Planners) IDR response consists of written communication from us to you, informing you, the complainant, of:

- (a) The final outcome of your complaint at IDR (consisting of either confirmation of action taken by us to fully resolve the complaint or reasons for rejection or partial rejection of the complaint);
- (b) Your right to take the complaint to AFCA if you are not satisfied with the IDR response; and
- (c) The contact details for AFCA.

EXTERNAL DISPUTE RESOLUTION

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)
Online: www.afca.org.au
Email: info@afca.org.au
Post: GPO Box 3,
MELBOURNE VIC 3001