

EXTERNAL DISPUTE RESOLUTION POLICY

Purpose

This policy outlines our approach to handling complaints and disputes, ensuring fairness, accessibility, and compliance with regulatory obligations under our Australian Financial Services Licence (AFSL). It applies to all complaints received from our clients regarding the financial services we provide.

Commitment to Complaint Resolution

We are committed to:

- Resolving complaints in a fair, transparent, and timely manner.
- Providing clients with access to an external dispute resolution scheme if they are not satisfied with the outcome of their complaint.

How to lodge a complaint

If you have a complaint about our services, please contact us using the details below:

The Privacy Manager

Independent Financial Advisers Australia

E: admin@ifa-aust.com.au

P: PO Box 2088, Woden ACT 2606

T: (02) 6162 0492

Internal complaint handling process

1. **Acknowledgment** - we will acknowledge receipt of your complaint within one business day or as soon as practicable.
2. **Assessment and Investigation** – your complaint will be reviewed thoroughly by a member of our team. We may request additional information to assist in understanding the issue.
3. **Resolution** – we aim to resolve complaints within 30 calendar days. If we cannot resolve the issue within this timeframe, we will inform you of the delay, the reasons for it, and your rights to escalate the matter.
4. **Outcome Notification** – once a decision has been reached, we will provide you with a written response explaining our decision and any actions taken.

External dispute resolution scheme

If you are not satisfied with our handling of your complaint or the outcome, you may escalate the matter to the **Australian Financial Complaints Authority (AFCA)**. AFCA provides independent and fair dispute resolution services at no cost to you and can be contacted as follows:

Phone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Confidentiality and privacy

All complaints will be handled in accordance with our privacy policy and data collection statement which is available on our website, and which ensures confidentiality and compliance with the Privacy Act 1988 (Cth).

Updating this policy

This Privacy Policy was prepared on 2nd December 2024. We may update it at any time. The new version will be published on our website.