

COMPLAINTS HANDLING POLICY

Smith Coffey believes clients have the right to complain if they are dissatisfied with the advice, products or service they have received from Smith Coffey or their adviser. Smith Coffey is committed to ensuring that client complaints are handled professionally, efficiently, and effectively.

At Smith Coffey, we see a complaint as an opportunity to turn a dissatisfied client into a satisfied client. 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.

How to make a complaint?

You can provide us with your feedback or complaint by contacting us as follows:

To:	The Legal and Compliance Manager
Address:	20 Nicholson Road SUBIACO WA 6028
Postal Address:	PO Box 268 SUBIACO WA 6904
Telephone:	(08) 9388 2833
E-mail:	complaints@smithcoffey.com.au
Web Address:	www.smithcoffey.com.au

Whichever lodgement method you choose to lodge your complaint, please tell us:

- your full name and your address;
- how you wish us to contact you;
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you are experiencing difficulties and need additional assistance/support in lodging your complaint, please contact our Compliance Department, who will help you work through our complaints process.

How will we treat your complaint?

- Upon receiving your complaint, we will acknowledge your complaint within one business day of receipt or as soon as reasonably practicable.
- We have 5 business days from the date the complaint was received by us to resolve the complaint directly with you. This may be done by way of open discussions with you and your adviser to find a resolution that is agreed upon by all parties.
- Should we be unable to resolve the complaint with you within 5 business days or if you request a response in writing, we will deal with the complaint through our Internal Dispute Resolution (**IDR**) process at no cost to you.
- Our IDR process involves the Compliance Department investigating the complaint and providing a formal written response to you within 30 days of the complaint first arising. We will use this time to conduct a full investigation of all information we hold about you and your account(s), assess your complaint against that information and write a full response to you detailing our investigation and the conclusions we have reached. We may request further information from you to help with our investigation or speak with you directly to hear your recount of events. We will endeavor to keep you updated on the progress of the investigation and meet the 30-day time frame for providing our IDR response to you.

- If you agree with the conclusions reached in our investigation and communicate this to us, your complaint will be closed and we will consider it resolved.

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.

What if there is delay in providing a IDR Response?

In some cases, a different time frame may apply where the resolution of your complaint is particularly complex, or there are circumstances beyond our control causing complaint management delays. Where this is the case, we will provide you with a delay notification which will inform you of the reasons for the delay and your rights to escalate the matter to the Australian Financial Complaints Authority (**AFCA**) if you are dissatisfied.

How to access and contact AFCA?

If we have not resolved your complaint to your satisfaction or issue you with a delay notification, you can lodge your complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact them through the following:

AFCA contact details:

Postal Address:	GPO Box 3, Melbourne VIC 3001
Telephone:	1800 931 678 (free call)
E-mail:	info@afca.org.au
Web Address:	www.afca.org.au