

Complaints Management Policy

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This Complaints Management Policy is issued by Guidance Advisers Pty Ltd (ABN 65 653 468 832, AFSL 540341) ('Guidance Advisers') and is authorised for distribution by its Corporate Authorised Representatives.

Guidance Advisers is committed to providing our financial services efficiently, honestly, and fairly, and we value your feedback. This Policy explains how you can make a complaint, the assistance available to you, and the steps we take to handle and resolve your concerns.

1. WHAT IS A COMPLAINT

- 1.1 We define a complaint as an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.
- 1.2 You do not need to explicitly use the word "complaint" or put your concern in writing for it to be treated as a complaint.

2. HOW TO LODGE A COMPLAINT

- 2.1 Our internal dispute resolution process is free of charge.
- 2.2 To assist us in resolving your concerns as quickly as possible, we ask that you follow a simple three (3) step process:

Step 1: Contact your Financial Adviser

Gather all supporting documents relating to your complaint and initially raise your concerns with your Financial Adviser. They can review your situation and, if possible, resolve your complaint immediately. You can do this verbally or in writing.

Step 2: Contact the AFSL (Guidance Advisers)

If your Financial Adviser is unable to resolve the issue to your satisfaction, or if you prefer to contact the licensee directly, you can lodge your complaint with Guidance Advisers using any of the following methods:

Phone:	1300 429 160
Email:	compliance@guidance-advisers.com.au
Postal Address:	PO Box 267 Mermaid Beach QLD 4218

Step 3: Contact the Australian Financial Complaints Authority (AFCA)

If you are still not satisfied with our response, or if we have not resolved your complaint within 30 calendar days, you have free access to our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA):

Website:	www.afca.org.au
Phone:	1800 931 678
Email:	info@afca.org.au
Postal Address:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Guidance Advisers is a member of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

3. ACCESSIBILITY AND ASSISTANCE

- 3.1 We are committed to ensuring our complaints process is easy to understand and use, including for individuals with disabilities or language difficulties.
- 3.2 If you require additional assistance to lodge a complaint (for example, through translation services or the National Relay Service), please let us know.
- 3.3 You may also authorise a representative, such as a financial counsellor, legal representative, family member, or friend, to lodge and manage a complaint on your behalf.

4. KEY STEPS IN DEALING WITH COMPLAINTS

- 4.1 **Acknowledgement:** We will promptly acknowledge receipt of your complaint, generally within 24 hours or one business day of receiving it. We may acknowledge your complaint verbally or in writing.
- 4.2 **Assessment and Investigation:** We will assess and investigate your complaint to understand the issues raised, gather relevant information, and explore available resolution options and remedies.
- 4.3 **Response:** We will provide you with a written Internal Dispute Resolution (IDR) response detailing the final outcome of your complaint.

5. RESPONSE TIMEFRAMES

- 5.1 We aim to resolve your complaint as quickly as possible. We will provide our formal written IDR response to you no later than 30 calendar days after receiving your complaint.
- 5.2 If we can resolve your complaint to your complete satisfaction by the end of the fifth business day after receipt, we may not provide a formal written IDR response unless you specifically request one, or unless the complaint relates to financial hardship or a declined insurance claim.
- 5.3 If your complaint is particularly complex, or if circumstances outside our control cause a delay, we will send you an 'IDR delay notification' before the 30-day timeframe expires. This notice will explain the reasons for the delay and provide details about your right to escalate the complaint to the Australian Financial Complaints Authority (AFCA).

6. WHAT OUR RESPONSE WILL CONTAIN

- 6.1 Our written IDR response will inform you of the final outcome of your complaint.
- 6.2 If we reject or partially reject your complaint, our response will clearly set out the reasons for our decision, identify the issues raised, and set out our findings on material questions of fact.