

If you are dissatisfied with our products or service, Fiducian (**we** or **us**) has an internal dispute resolution process to quickly and fairly resolve all complaints and concerns you may have.

We are dedicated to effective complaints management, and we value customer feedback as a crucial tool for improvement. We encourage you to bring any issues you may encounter to our attention. We treat every complaint seriously, and place fair outcomes driven by integrity at the core of everything we do.

Our staff seek to respond with empathy, resolve your complaint in a timely manner, and always treat you with respect.

How to raise a complaint:

The first step is to inform us of what's occurred. You can do this in multiple ways:

- by telephoning Fiducian's Client Services Team on 1800 653 263 (toll-free)
- by letter at the following address:

Attention: Complaints Manager
Fiducian
GPO Box 4175
Sydney NSW 2001

- in person
- via email to Fiducian's Client Services Team at info@fiducian.com.au
- via email at ComplaintsManager@fiducian.com.au
- orally, in writing or in person to your Financial Advisor

To help us resolve your complaint quickly, please provide the following information when you contact us:

- Your name and preferred email address and phone number
- Description of your complaint
- The outcome you are seeking
- Copies of any supporting documents

You are still able to raise a complaint even if you do not have all the above information available at hand.

What happens next?

We aim to ensure that every complaint is properly considered and responded to swiftly. If your complaint is not able to be resolved immediately, your complaint will be referred to a Complaints Officer who will send you an acknowledgement of your complaint within 1 (one) business day. We will then work with you to resolve your complaint as fairly and quickly as possible.

We are required by law to resolve your complaint within certain timeframes, which depend on the nature of your complaint:

- For standard complaints – we will respond within 30 calendar days after receiving your complaint
- For superannuation trustee complaints – we will respond within 45 calendar days after receiving your complaint
- For superannuation death benefit distribution complaints – we will respond within 90 calendar days of receiving your complaint.

If we are unable to resolve your complaint within the designated timeframe, we will inform you as to why and keep you regularly updated on the progress of your complaint. Should this occur, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) – see below for AFCA’s contact details.

Once a decision has been made on your complaint by Fiducian, you will be informed of the outcome and of the reasons for reaching the decision.

Disputing the outcome?

If you are dissatisfied with the outcome, or your complaint has not been reviewed within the required time limit, you can raise a complaint with the [Australian Financial Complaints Authority \(AFCA\)](http://www.afca.org.au). AFCA provides consumers with fair, free and independent dispute resolution for financial complaints. AFCA’s contact details are:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (toll-free)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Please note that there are time limits for lodging a complaint with AFCA.

If you require help making a complaint:

If you require help to raise a complaint, or need support during the process, you may ask your Financial Adviser, a family member, a friend, or another professional service provider to raise the complaint on your behalf or assist you through the process. We will need your express consent to liaise with your nominated support person.

If you have a speech or hearing impairment, you may use the National Relay Service to get in contact with us:

- TTY (Text Telephone) users may call 133 677
- Speak and Listen (speech to speech relay) users may call 1300 555 727
- SMS Relay Service users may text 0423 677 767
- Internet Relay users may visit the [National Relay Service website](http://www.nrs.gov.au)

If you do not speak English or require assistance with speaking English, you may call the Translating and Interpreting Service (TIS National) on 131 450