



**Australian Financial Services
License ('AFSL') Complaints
Handling Policy**

Guide for retail clients

1 Introduction

The AFSL Complaints Handling Policy (the Policy)

Objective and purpose

This Policy is designed to provide guidance to retail clients on how to make an AFSL complaint, how we handle these types of complaints, and what you can do if you are not satisfied with the way we have handled your Complaint.

The Policy applies to complaints made in relation to either one of our AFS Licensees:

- Deloitte Actuaries & Consultants Ltd, AFSL 244576
- Deloitte Corporate Finance Pty Ltd, AFSL 241457

What is a Complaint?

A **Complaint** under this Policy is:

- an **expression of dissatisfaction**
- made to or about one of Deloitte's **AFS Licensees**, our **Authorised Representatives**, our **partners**, or our **employees**
- by a **retail client** of one of our AFS Licensees
- related to the **financial services** provided under the respective AFSL, or the handling of a complaint
- where a **response or resolution** is **explicitly or implicitly expected** or **legally required**.

What is a retail client?

Whether you are a retail client depends on a range of factors, including:

- The nature of the financial product or service
- The value of the financial product or service
- Whether you are a small business
- Your individual wealth, and
- Whether you have experience or qualifications related to using or investing in financial products or services or are a professional investor.

We will treat all complaints made under this policy as a complaint made by a retail client unless we have information that establishes otherwise.

What the Policy does not apply to?

At times we may receive negative feedback, which may not require a resolution or formal follow-up. This type of feedback is valuable in helping us to continually improve our services, however feedback of this nature is not within the scope of this Policy.

For complaints that are not in relation to financial services provided to a retail client by one of the AFS Licensees listed above, please refer to the separate policy, [Complaints Handling Policy – Guide for the Complainant](#).

2 Managing your Complaint

What happens when you make a Complaint?

How you can make a Complaint

You can direct your Complaint to the Authorised Representative who provided the financial service either verbally, by letter or by email. Generally, the signatory on the report will be the Authorised Representative.

If you are not sure who you should refer your Complaint to, or feel it is inappropriate to address the Complaint with the Authorised Representative who provided the financial service, please submit your Complaint to the Complaints Officer via one of the following channels:

Online	www.deloitte.com.au via the Contact Us page
Email	complaints@deloitte.com.au
Phone	+61 (02) 9322 7000

The information you should provide

When making a Complaint please provide the following information:

- Name and contact details of the complainant
- If you are contacting us on a complainant's behalf, your role or authority to act on their behalf
- The nature of the financial service provided
- The Authorised Representative who provided the financial service to you, and any other partner or employee (if applicable) involved in the financial service your matter relates to
- Details of the complaint
- Copies of any documentation supporting the complaint.

We will acknowledge and deal with your Complaint promptly

We will acknowledge your Complaint as soon as practicable and seek to resolve the matter promptly.

We will investigate your complaint

Depending on the nature of your complaint, we will take steps to investigate the matters raised in your complaint, which may include interviews with relevant partners and staff, and identify an appropriate outcome.

We will notify you of the outcome of your Complaint

We will respond to you in writing within 30 calendar days of receiving your Complaint notifying you of the outcome except in the circumstance noted below.

If within 5 business days of receiving your Complaint:

- we have been able to resolve the Complaint to your complete satisfaction and you have not requested a written response, or
- we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your Complaint,

we will not provide you with a written response.

Where our review is likely to take longer than 30 calendar days because your Complaint is complex or due to circumstances outside our control, we will contact you to inform you about the reasons for the delay.

If we reject your Complaint (whether in full or in part), our response will clearly set out the reasons for our decision by:

- identifying and addressing the issues you raised in your Complaint
- setting out our findings on the material questions of fact raised in your Complaint, and
- providing enough detail such that you can understand the reasons for our decision and make an informed decision whether to escalate the matter to external dispute resolution (refer to page 6 for details).

If you are not satisfied with our response, you have a right to lodge a complaint with the Australian Financial Complaints Authority ('AFCA').

You can ask our Complaints Officer to review your complaint (contact details are provided on page 4 of this Policy). This does not preclude you from lodging a complaint with AFCA.

We will help you lodge your Complaint if you ask for assistance

If you require assistance in formulating or lodging a Complaint, please contact the Authorised Representative who provided the financial service, and they can assist you. If you do not think this is appropriate, please contact the Complaints Officer (contact details are provided on page 4 of this Policy) who can assist you in lodging your Complaint.

If you authorise someone to make a Complaint on your behalf, we may need your written confirmation of their authority before we can discuss your Complaint with them.

We are committed to addressing Complaints in an objective, unbiased and equitable manner

We treat people making Complaints with respect and take all reasonable measures to ensure that complainants are not adversely affected because of a Complaint made by them or on their behalf.

There will be no charge to the complainant for making a Complaint.

3 Escalating your complaint

Deloitte Actuaries & Consulting Ltd, AFSL 244576 and Deloitte Corporate Finance Pty Ltd, AFSL 241457 are members of the Australian Financial Complaints Authority (AFCA) external dispute resolution scheme, which is a free and independent service.

If you are not satisfied with the way we have handled your Complaint, you have a right to lodge a complaint with AFCA.

AFCA's contact details are:

Online	www.afca.org.au/make-a-complaint
Email	info@afca.org.au
Phone	+61 1800 931 678 (free call within Australia)
Mail	GPO Box 3, Melbourne VIC 3001



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