



DISPUTE RESOLUTION POLICY

Financial Clarity Pty Ltd
ACN 075 567 172
ABN 13 516 478 239
AFS Licensee No 302929

Financial Clarity Pty Ltd ACN 075 567 172 as trustee for Tregold Discretionary Trust
ABN 13 516 478 239 trading as Financial Clarity Pty Ltd AFS Licensee No 302929

PO Box 278, St Leonards NSW 1590
Email: service@financialclarity.com.au
Website: www.financialclarity.com.au
Telephone: (02) 9903 7699

INTRODUCTION TO COMPLAINTS HANDLING

The purpose of this Financial Clarity's Dispute Resolution Policy is to ensure that your complaints in respect to our products, services, staff or the handling of a complaint are dealt with promptly, fairly, and consistently in accordance with the Corporations Act 2001 and ASIC Regulatory Guide 271: Internal Dispute Resolution.

This Policy represents Financial Clarity commitment to fair and transparent dealings in the financial marketplace.

This Policy is drafted to comply with ASIC Regulatory Guide 271: Internal Dispute Resolution and Financial Clarity's obligations under sections 912A(1)(g) and 912A(2) of the Corporations Act 2001(Cth).

This Policy has been developed in accordance with the principles outlined in Australian Standard AS/NZS 10002:2014.

PROCEDURES

MAKING A COMPLAINT

If you have a complaint about our products, services, staff, or the handling of a complaint, you should contact Financial Clarity's Compliance team at to discuss your complaint:

By telephone: 02 9903 7699 between 9.00am – 5.00pm Monday to Friday (AEST).

In writing (by mail): PO Box 278 St Leonards NSW 1590

By email: service@financialclarity.com.au

RECEIVING AND ACKNOWLEDGING COMPLAINTS

Once the complaint is received, Financial Clarity's Compliance Officer will acknowledge receipt of the complaint within 24 hours (or one business day) of receiving it, however, where this is not possible, acknowledgement will be made as soon as practicable.

MANNER AND TIMEFRAME IN RESPONDING TO COMPLAINTS

Financial Clarity then investigate the complaint and respond to you within 30 calendar days for any standard complaint. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. We will communicate with you the progress of the complaint.

Financial Clarity is not required to meet the maximum Internal Dispute Resolution ("IDR") timeframes (30 calendar day) if the below circumstances exist:

1) There is no reasonable opportunity for Financial Clarity to provide the IDR response within the relevant maximum IDR timeframe because resolution of the complaint is complex and/or circumstances beyond Financial Clarity's control are causing complaint management delays.

PROCEDURES (CONTINUED)

2) Before the relevant maximum IDR timeframe expires, Financial Clarity will provide you, the complainant with an 'IDR delay notification' that informs the complainant about the reasons for the delay, the complainants' right to complain to AFCA if dissatisfied and the contact details for AFCA.

Examples of circumstances that may be beyond Financial Clarity's control include when:

- (1) The complainant is unable to respond to the financial firm due to illness or absence
- (2) Information must be obtained from third parties to a complaint
- (3) A death benefit decision-maker is waiting on information requested from potential beneficiaries to a death benefit to substantiate their claim.

Unless the complainant requests a written response, Financial Clarity is not required to provide an IDR response to a complainant if Financial Clarity closes the complaint by the end of the fifth business day after receipt because Financial Clarity has:

- (4) Resolved the complaint to the complainant's satisfaction; or
- (5) Given the complaint an explanation and/or apology when Financial Clarity can take no further action to reasonably address the complaint.

The Financial Clarity IDR response consists of written communication from Financial Clarity to you, informing you, the complainant, of:

- (1) The final outcome of your complaint at IDR (consisting of either confirmation of action taken by Financial Clarity to fully resolve the complaint or reasons for rejection or partial rejection of the complaint).
- (2) Your right to take the complaint to AFCA if you are not satisfied with the IDR response; and
- (3) The contact details for the AFCA

EXTERNAL DISPUTE RESOLUTION

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY ("AFCA")

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Post: GPO Box 3,
MELBOURNE VIC 3001