

PUBLIC COMPLAINT HANDLING POLICY

Making a complaint

If you have any complaint about the services provided to you, we want to know as soon as possible. Every effort will be made to resolve your complaint quickly and fairly.

You can make a complaint by contacting your adviser by phone, email or in writing, or, if you prefer, you can contact ARA's Complaints Officer directly as follows:

Mail: Complaints Officer
ARA Consultants
Limited PO Box
3239
COTHAM VIC 3101

Phone: 03 9853 1688

Email: info@araconsultants.com.au

Managing your complaint

We will let you know we have received your complaint, usually within 1 business day. Where we cannot resolve your complaint immediately, our team will investigate your complaint and provide you with a response.

Our aim is to resolve all complaints as soon as possible. We are required to provide a final response to a complaint within 30 calendar days of the complaint being lodged. There may, however, be factors outside of our control, that may extend this timeframe. We will keep you informed of the progress of the investigations and/or resolution. If we are unable to resolve your complaint within 30 calendar days, we will let you know.

If you need any assistance in making a complaint, we will accept complaints made on your behalf by a family member, legal representative or any other person who is authorised to act on your behalf.

If you require the assistance of the Translating and Interpreting Service (TIS National), we will accept the cost of calls to use this service.

For anyone who has hearing or speech difficulties, you can arrange to contact ARA through the National Relay Service (NRS) – you can contact the NRS directly on:

Phone: 1800 555 660

Email: helpdesk@relayservice.com.au

Escalating your complaint

If your complaint cannot be resolved to your satisfaction or we have not responded to you within 30 calendar days, you have the right to refer the matter to the Australian Financial Complaints Authority ('AFCA'). AFCA is an external dispute resolution scheme which provides free advice and assistance to consumers and investors to help them in resolving complaints relating to members of the financial services industry.

The contact details of AFCA are as follows:

Mail: Australian Financial Complaints Authority GPO Box 3
MELBOURNE VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on their free call information line 1300 300 630 to make a complaint and obtain information about your rights.

Complaints related to privacy

Where your complaint relates to the handling of your personal information and you do not receive a response to your satisfaction within 30 calendar days, you may be able to take your complaint to the Office of the Australian Information Commissioner (OAIC).

To find out whether they can handle your complaint, you can contact them as follows:

Mail: Office of the Australian Information Commissioner GPO Box 5218
SYDNEY NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: www.oaic.gov.au

Dated: January 2025