



## General Complaints Process

We're here to meet your needs. If you're unhappy with any of our products or services please let us know as soon as possible so we can try to fix the problem. We have a process to help you if you wish to make a complaint.

### AD Advisory Services' complaint process

#### Step 1

Talk to us first The first thing you should do is contact your adviser or the relevant staff member who may be able to resolve your complaint for you. If this is not possible, contact us and you will be referred to our complaints officer. This person will review your complaint and a response will usually be provided within 15-20 business days of your complaint.

#### Step 2

Have your complaint reviewed by our complaints manager If you are not satisfied with the outcome of your complaint, you can request the complaint be referred to the complaints manager. It is then called a dispute and we will notify you of their contact details and how to liaise with them in relation to your dispute.

#### Step 3

Seek an External Review of the decision If the dispute cannot be resolved, you're unhappy with our final decision, and our internal dispute resolution process has finished you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). Their contact details are:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.