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PPN WEALTH PTY LTD COMPLAINTS HANDLING POLICY

Complaints this Policy addresses

This policy applies to complaints received from retail persons and small businesses in relation to services provided by the company and its subsidiaries.

A complaint is any expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

Complaints include such matters as:

- a) the subject of an existing remediation program or a complaint about the remediation program itself. Examples of these are delays in responding or lack of communication.
- b) posts on a social media channel or account owned or controlled by a person that meets the definition of a complaint, where the author is both identifiable and contactable.

A complaint does not include either:

- a) Employment-related complaints raised by staff; or
- b) Matters where a response is not expected from the company. Such matters would be:
 - i. Feedback provided in surveys; or
 - ii. Reports intended solely to bring a matter to the company's attention.

Collection of information

All complaints will be recorded in a Complaints Register by the Complaints Officer with sufficient information that will allow anyone examining the record to understand the complaint and the steps taken to address it.

Resources

The Board has appointed a Complaints Officer who is in a senior management position within the company. The Complaints Officer will be able to call on other resources from time to time to facilitate the assessment and responding to complaints received.

The Complaints Officer is responsible for:

- a) Implementation of this Policy.
- b) Training employees about this Policy.
- c) Monitoring and updating the Complaints Register
- d) Reporting to Board as to complaints received and their outcome.

Reporting to the Board

The Complaints Officer will provide regular reporting to the Board as to complaints received and the outcome of those complaints.

Assistance in lodging a complaint

If you require assistance in lodging a complaint you can send an email to clients@ppnwealth.com or telephone 03 7018 7610 to speak with the Complaints Officer.

INTERNAL COMPLAINTS PROCEDURE

Receiving a Complaint

Where a complaint is received in writing

All written complaints are forwarded to the Complaints Officer.

The Complaints Officer reviews the content of the complaint and will contact the complainant if further information is required.

Written complaints should be addressed to:

The Complaints Officer
PPN Wealth Pty Ltd
555 Bourke Street
Melbourne VIC 3000

Where a complaint is received other than in writing

A complaint may be made to us by telephone, email, letter, social media, in person or online. Ideally a complaint in writing will enable us to better understand the issue a person is aggrieved about. However, where the complaint is not in writing, we will ask you to provide us with background material to enable us to better understand your complaint. This information we will collect will be recorded in writing as a file note and include the following:

1. Your name
2. Contact details
3. Details of the complaint and the outcome you are seeking.

Before ceasing our conversation, will re-confirm all pertinent details and make a file note of our conversation.

Should we resolve the matter with you we will record that outcome in our file note. Our file note of conversation will be forwarded to the Complaints Officer.

Social Media sources

Posts on social media channel or an account owned by or controlled by companies in the Group that meeting the definition of a complaint, where the author is both identifiable and contactable will also be investigated by the Complaints Officer in accordance with the process below.

Process for assessment of complaints received

The following outlines the steps we take when we receive a complaint:

- a) All complaints received are provided to the Complaints Officer, regardless of the source or if the matter was resolved with you at the time.
- b) The Complaints Officer will contact the complainant by telephone or in writing to inform the complainant that their complaint is being assessed. If there is any outstanding information, this will be requested.
- c) Where we have your contact details and your concerns have not been resolved, we will send to you an acknowledgement letter or email within 1 (one) business day following receipt of the complaint. In that correspondence we may request additional information to assist us in considering your complaint. Alternatively, we may telephone you for that purpose.

- d) The Complaints officer will have responsibility for investigating the complaint. To do this the assistance of other persons within the company may be required and they can be involved in assessing the complaint received. Should the Complaints Officer elect to do this the Officer retains responsibility for ensuring the complaint is handled efficiently to respond with legislative timing obligations by which we respond to your complaint.
- e) We will endeavour to resolve complaints we receive within five business day of the complaint being received. This could be either by:
 - i. Resolving the matter to your satisfaction, or
 - ii. To provide you with an explanation and / or apology when we can take no further action to reasonable address your complaint.The Complaints Officer will send a letter of response back to you and update the Complaints Register as to the outcome.
- f) If the resolution of the complaint is likely to be protracted, we will contact when this is identified. You will be informed that investigations are continuing and may take a few weeks to resolve.
- g) Once a matter is resolved to your satisfaction, you will be contacted and informed of the outcome. Where a matter remains unresolved from 30 days of receipt of the complaint, you will be contacted and informed by the 30th day of that the complaint is unresolved. The information the complainant is to be informed of is discussed below.

Where we require further time to consider your complaint

Should we considered that a complaint will not be finalised within a 30 day of its receipt, a letter signed by the Complaints Officer will be sent to you. We will:

1. inform you of the reason for the delay;
2. advise you of your right to complain to the Australian Financial Complaints Authority Limited (AFCA); and
3. providing you with information as to how to contact AFCA.

One reason for such a letter is that although we have attempted to contact you, you have been able to provide us with sufficient information to enable assessment of the complaint.

ACFA is an independent body, that provides a free service for you to raise your complaint with them that they will assess once the obligation for us to assess the complaint has lapsed. The contact details for the AFCA is GPO Box 3 Melbourne Vic 3001 or on 1300 780 808.

What happens if we reject or partially rejected a complaint

If the case of complaints from a retail client or small business client, where either the complaint has been rejected or partially rejected, reasons will be provided in the letter to you. In the letter we will:

1. Identify and address the issues raised in the complaint;
2. set out the financial firm's findings on material questions of fact and referring to the information that supports those findings;
3. provide enough detail for you to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to Australian Financial Complaints Authority Limited (AFCA);
4. we will include the contact details of the AFCA along with information on how to progress the matter with the AFCA, and

Charge for using our Complaints arrangements

There is no charge to you to access our Complaints Handling process.