

## Complaints Policy

We have procedures in place to properly consider and deal with any complaints. We will acknowledge a complaint, investigate it and decide what action needs to be taken and will notify a complainant of our decision together with any remedies that are available under the Constitution or other avenues of redress or appeal.

### How to lodge your complaint

If you have a complaint in relation to any of the Fund, please contact us.

<b>By phone</b>	Australia: 1800 982 058 International: +61 426 056 666
<b>By email</b>	<a href="mailto:contact@ijcapital.com.au">contact@ijcapital.com.au</a>
<b>By mail</b>	PO Box 12459 George Street QLD 4000
<b>In person</b>	Brisbane: Level 7, 199 George Street, Brisbane City, QLD 4000

Please note that our complaint handling process is free.

### What information should I provide?

When you lodge your complaint with IJ Financial Services Limited (IJFSL)— to assist us to resolve your complaint as quickly and efficiently as possible—as a guide or helpful checklist, please provide us with the following information:

- your full name
- your contact details
- your preferred contact method
- your representative's name and contact details (if applicable)
- your IJFSL Investor ID Number
- the name of the fund relevant to your complaint
- details of your complaint
- copies of any relevant supporting documents or records
- outcome sought

In the instances where you have not provided us with sufficient information for us to

Investigate or resolve the complaint, we will contact you via your preferred contact method (if known) to request further information.

You may also wish to lodge a complaint by phoning us on the number above. If you require any additional assistance to lodge a complaint, we will accept complaints made by your representative including financial advisers, legal representatives, family and friends.

### **How your complaint is managed**

1. When we receive your complaint, the following steps occur:
2. You will receive an acknowledgement that we have received your complaint within 24 hours (or one business day) or as soon as practicable.
3. Once our Compliance Officer has collected all required information about the complaint, we will conduct our investigation and assessment.
4. We will aim to resolve the complaint as quickly as we can.
5. We will prepare and give you a written final response within 30 days of receiving the complaint, or if we are unable to provide a final response within 30 days, provide you with:
  - the reason for the delay
  - information about your right to complain to the Australian Financial Complaints Authority (AFCA), and AFCA's contact details.
6. When we have considered your complaint, we will notify you of the outcome. If your complaint is not resolved within 5 business days, we will give you a written response. We will also give you with a written response for complaints resolved within 5 business days if you request one, or if we are required to give you a written response.
7. We will keep a record of the complaint and handle your complaint and personal information in accordance with our Privacy Policy.

### **Australian Financial Complaints Authority (AFCA)**

IJFSL is a member of AFCA. If an issue has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA's service is generally only available to 'retail clients' (as defined by s761G in the Corporations Act). AFCA provides fair and independent financial services complaint resolution that is free to consumers. In writing to :

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

**Website:** [afca.org.au](http://afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

ASIC also has an information hotline (1300 300 630) for further information about your rights.

### **IDR data reporting**

IJFSL follows the mandatory ASIC IDR data reporting obligations, including how financial firms must collate their IDR data and lodge it with ASIC. For example, as a financial firm, we must lodge our IDR data with ASIC every six months. We may collect personal data to meet ASIC reporting requirements, and this information will be de-identified and managed in accordance with our Privacy Policy.

If you are having difficulty understanding this policy, please contact us using the details above and we will assist you.