



Complaints Procedures

Version:	1.0
Adopted:	27 July 2023
Review / update:	Annually
Owner:	CEO

1. Lodging a Complaint

We are committed to providing quality products and services to our clients.

However, if you are dissatisfied, complaints can be lodged verbally or in writing. We take all complaints seriously and aim to resolve all complaints in a fair and timely fashion. You can lodge a complaint by contacting us:

By mail: Ground Floor, 117 Clarence St, Sydney NSW 2000

By email: Compliance@blackwattlepartners.com

By phone: +612 7208 9922

Steps for dealing with complaints:

1. Once we receive a complaint, emphasis will be placed on solving the problem in a timely manner.
2. If the complaint cannot be resolved in 24 hours and further investigation is required, we will commence the investigation within 24 hours, and set a timetable. We will provide written acknowledgement of the complaint within 24 hours if requested.
3. Once the relevant information about the complaint has been collected, we will conduct our assessment and records will be maintained.
4. A formal Internal Dispute Resolution (IDR) response may not be required if, within 5 business days:
 - a. the complaint has been resolved to the complainant's satisfaction; or
 - b. An explanation and/or apology has been provided, and no further action can be taken to address the complaint.However, we will provide an IDR response if it is requested or about hardship.
5. We will endeavour to resolve all complaints and a response sent by email or mail within a maximum of 30 calendar days. The IDR response must contain:
 - a. The final outcome of the complaint, including actions take to resolve the complaint;
 - b. Reasons for rejecting the complaint (in part or in full);
 - c. The complainant's right to take the complaint to AFCA if they are dissatisfied with the response.
 - d. The contact details for AFCA
6. Once the complaint is close, the resolution outcomes will be implemented in a timely manner.

If your complaint is not resolved:

If the complaint cannot be resolved within 30 calendar days, we will provide the complainant with an IDR delay notification within the IDR timeframe of 30 days. The IDR delay notification will outline the reasons for the delay, the complainant's right to complain to AFCA if they are dissatisfied and contact details for AFCA.

AFCA's contact details are below:

Australian Financial Complaints Authority

Postal Address: Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001

Telephone: 1800 931 678

Facsimile: (03) 9613 6399

Email: info@afca.org.au

Web: www.afca.org.au