

COMPLAINTS & FEEDBACK POLICY

1 December 2021, Version 1



108 TAMAR PTY LTD

ABN: 92 646 761 775

Australian Financial Services

Licence No. 529097

FORTY FIFTY PTY LTD

ACN: 151 724 891

Corporate Authorised

Representative No. 408648



COMPLAINTS & FEEDBACK POLICY

Our Commitment To You

Your satisfaction with our service delivery, the products and strategies we recommend, and overall experience, is our highest priority. We are committed to acting in your best interests, but if for some reason you're not satisfied with our service, or have suggestions about how it could be improved, then we want to hear from you. Our complaints and feedback policy is designed to provide you with a clear pathway for raising any concerns you may have.

Complaints and feedback provide us with an opportunity to refine our internal processes and build stronger relationships with our clients. We also recognise that it helps us identify issues and improve the quality of the services we provide.

Providing General Feedback

Your feedback is imperative to helping us understand your needs and supporting our business to provide the best possible service to you. If you have feedback of a general nature, that does not require a formal investigation or resolution, we welcome you to share this with your financial adviser, or any of our staff members, via phone on 03 6335 4000 or email to licensee@fortyfifty.com.au.

Making a Complaint

If you are unhappy with the advice you receive, or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know as soon as possible, so we can act on it immediately. Your Adviser will try to resolve any complaint you may have, acknowledging your complaint in writing within 24 hours (or 1 business day). If you would prefer not to speak with your Adviser, you may contact our Complaints Officer directly.
2. If your complaint has not been resolved to your satisfaction, please contact our Complaints Officer, who will manage your complaint through to resolution. Our Complaints Officer may be contacted by:

Post:

The Complaints Officer
108 Tamar Pty Ltd
108 Tamar Street
Launceston TAS 7250

Email: licensee@fortyfifty.com.au

Phone: 03 6335 4000 (*our office hours are 8:30am – 5:00pm Monday to Friday*)

You can expect a response to your concerns raised within 30 days. Our response will outline our findings and include information that may help you understand our position.

3. If your complaint isn't resolved within 30 days or to your satisfaction, you may lodge your complaint with the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001

AFCA provides fair and independent financial services complaint resolution that's free of charge to you. Forty Fifty is a member of this complaints resolution service.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

108 Tamar Pty Ltd holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of our Advisers who were authorised by 108 Tamar Pty Ltd (AFSL) at the time of providing the advice, but are no longer authorised representatives of 108 Tamar Pty Ltd (AFSL) at the time of your complaint.

If You Need Assistance

We want to hear from you, so if you have special needs or if we need to make additional arrangements to make that possible, we will do so. Please let us know if you need:

- Australian Sign Language (AUSLAN) video presentations of material;
- Text telephone (TTY) and the National Relay Service (NRS); and
- Translation services.

Alternatively, you seek the assistance of a trusted representative of your choice. For example, family members, friends, legal representatives or financial counsellors.

Our Process To Resolve Your Complaint

We will acknowledge your complaint in writing or verbally within 24 hours (or 1 business day) of receiving your complaint.

We will investigate and assess your complaint without bias, with input from yourself and your financial adviser. In some instances, we may request you and/or your adviser to provide further information or documentation. Most importantly, we will keep you updated and informed throughout the process.

If we are unable to resolve your complaint to your satisfaction within five business days, in the first instance, we will then respond to you in writing no later than 30 days from the date that we received your complaint.

Our written response will include;

- A summary of the issue/s raised
- A summary of the findings we relied on

- Any anticipated delays in resolving your complaint (if any); and
- An explanation for our recommendation for resolution, including details of any required remediation steps we will undertake

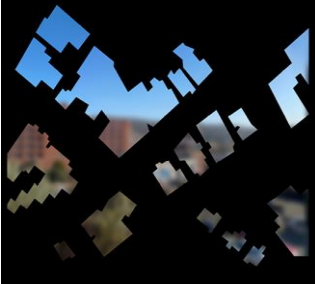
If you accept our proposed resolution, we will proceed with any required actions and finalise the complaint.

If you are not satisfied with our response, or if you have not received a response within 30 days, you have the right to lodge your complaint with the Australian Financial Complaints Authority, as per the information provided above.

The Australian Securities and Investments Commission (ASIC) also has an information line you can contact on 1300 300 630 to make a complaint or enquire about your rights. The Financial Planning Association of Australia (FPA) may also be able to assist. Their contact number is 1300 337 301, or you can write to them at GPO Box 4285, Sydney NSW 2001.

Your Privacy

Our Privacy Policy extends to the management of complaints and covers the collection, use and disclosure of information in relation to a complaint. We respect the privacy and confidentiality of the information provided by you and adhere to the Australian Privacy Principles. A copy of our Privacy Policy will be made available upon request.



Contact Us

For more information on anything you have read in this policy, please contact us at:



Forty Fifty Pty Ltd

(ACN 151 724 891)

108 Tamar Street, PO Box 5523

Launceston Tas 7250

E: support@fortyfifty.com.au

W: www.fortyfifty.com.au

P: 03 6335 4000



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