



BlueRocke Investment Advisors Pty Ltd
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BlueRocke Investment Advisors Pty Ltd is a Corporate Authorised Representative (No: 453791) of Australian Investment and Insurance Group Pty Ltd ABN 93 068 486 126 AFSL 226405

Client Complaints Policy

Overview

We strive to provide our clients with the best service and experience at all times, however if there is something you are not satisfied with, we would welcome an opportunity to discuss your concerns and feedback with you.

We therefore acknowledge the importance of having an effective and efficient complaints handling and internal dispute resolution process, where we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

This policy explains how you can provide feedback or make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

How to make a complaint

You should contact your adviser or customer service representative in the first instance. Alternatively, you can make a complaint to us in person or any of the following ways:

Telephone	+61 2 8015 3762
Email	compliance@aaigl.com.au
Writing	C/O Complaints Officer Level 4, 10 Barrack Street, Sydney, NSW, 2000

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your written authority to speak to any representative that you appoint.

We can also arrange an interpreter for you, to assist you to fill out forms or assist you to express your complaint and other assistance including providing documents in a larger font, engaging an Australian Sign Language (AUSLAN) interpreter, and other types of related services.

How we will deal with your complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- verbally – we will acknowledge your complaint in the same manner and, in writing, within one business day, or as soon as practicable;
- in writing – by email or via social media, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

Our internal dispute resolution response

We will provide you with our written reasons for a resolution to your complaint within 30 days where:

- your complaint is not resolved within 5 business days of us receiving your complaint;
- if you request a written response.

If we reject your complaint (whether in full or in part), in our response we will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with a response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested our response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing a Response

If we are not able to provide our response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

Escalating your complaint

AFCA

We are a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme. If we are unable to resolve your complaint to your satisfaction, you have the right to escalate your complaint to AFCA. AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

You can contact AFCA as follows:

- Email: info@afca.org.au
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Fax: + 61 3 9613 6399
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne, VIC, 3001

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 Privacy Act and Australian Privacy Principles. We encourage you to read our Privacy Policy which is available on our website.