

Complaints Handling Policy (Website)

Lonsec Group

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Document Management

Version	Details	Author	Date
V1	Version	Shilpa Puri-Walia	22/11/2023

Next Scheduled Review

Date	Title
Q3 2024	Head of Risk and Compliance

Related Policies and Procedures

Name	Name
Lonsec Group Complaints Handling Policy	HR Dispute Resolution Policy
Breach and Incident Handling Policy	Lonsec Group Compliance Framework
Group Whistleblower Policy	

Our Promise to you

Lonsec is committed to providing a high level of service in all your dealings with us. If you've had an experience with Lonsec that you are not satisfied with, we're here to resolve the issue. We will always work with you to resolve your Complaint.

When is it a Complaint?

If you'd like us to respond to an issue that needs fixing, we'll consider this a Complaint. We'll get in touch with you and try to resolve it as quickly as we.

When is it Feedback?

If you have ideas on how we can do things better, but don't want us to respond or resolve anything, we'll consider this as Feedback. We'll review it, record it, and might take it on board, but we won't get in touch with you about it.

How to make a Complaint with us?

If you wish to make a Complaint about any Lonsec service or product, below are several ways to contact us:



Call us on (02) 9164 9800 from 9am to 5pm Monday to Friday



Email: complaints@lonsec.com.au



Chat directly to your Relationship Manager, if you have one



You can also send your Complaint in a letter at:

Lonsec Holdings Pty Ltd

33/120 Collins St, Melbourne VIC 3000

What should I include in my Complaint?

We want to make the Complaints Process as easy and accessible as possible for you. To make sure we can, when lodging your Complaint, you should include:

- your name and contact details;
- details of your Complaint with sufficient information to allow us to fully consider and assess it and;
- details of your desired outcome to resolve your Complaint.

We may request additional information from you to properly manage and resolve your Complaint.

What happens when you make a Complaint?

We'll let you know when we've received your Complaint and give you a Complaint reference.

Once we've reviewed your concern, we'll talk to you about your Complaint. We'll ask you what happened and what you'd like us to do about it. At this stage, we might need a bit more information. We might also request you to provide copies of any relevant documents.

We'll try to resolve your Complaint the first time you contact us, but if we can't resolve your Complaint within five days, or you ask for a response in writing, we'll send it to a specialist team who will work with you to further investigate your concerns and advise you of the outcome.

You'll be given a resolution (also called an Internal Dispute Resolution (IDR) Response). You'll receive this in writing, and it will explain what we've done to resolve your Complaint. Or it will explain why we've rejected it (either partially or fully).

What if I am not satisfied with Lonsec's response to my Complaint?

If you are not satisfied with our response, you can lodge a Complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: [1800 931 678](tel:1800931678) (free call)

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

Time limits may apply to lodging a Complaint and you should act promptly or otherwise consult the AFCA website to understand if and when the time limit relevant to your circumstances expires.