

Complaints Process

This process applies to ACC Directorate (ABN 65 004 617 467), ACS Financial Pty Ltd (ACN 062 448 122), and ACS Mutual Limited (ACN 162 909 346), in whatever capacity (as trustee and/or in their own right), and any subsidiary companies (**ACS Group, we, us, our**).

Whilst **ACS Group** aims to ensure that the level of service provided meets members and customers' expectations, **we** are aware that sometimes problems may still occur. **ACS Group** has effective disputes/incidents/complaints handling processes in place to manage privacy risks and issues. The complaints handling procedures are set out in the 'ACS Financial Dispute Handling Policy and Procedure' and the 'ACS Mutual Complaints Policy'. If you have a complaint concerning **our** services, **we** have established this Complaints Process summary to help you.

How to Make a Complaint.

If you have a complaint or dispute concerning **our** services, please contact a representative of the relevant Division (see below) who provided you with the service in the first instance. You can contact a representative by telephone or in writing:

Division Name	Phone	Email
Insurance Services	03 9811 9866	insuranceservices@acsfinancial.com.au
Investment Management	03 9811 9888	investmentmanagement@acsfinancial.com.au
Commercial Lending	03 9811 9855	commerciallending@acsfinancial.com.au

OR

Mail: <Division Name>
ACS Financial Pty Ltd
431 Canterbury Road
SURREY HILLS VIC 3127

Please provide your full name, current address and your customer/member/reference number with the details of your complaint and any supporting documentation.

What We Will Do

All complaints will be handled in a courteous and confidential manner and will be properly considered.

A representative from the Division who provided you with the service will attempt to resolve your dispute directly with you within 24 hours of receipt. If it is readily apparent that any such attempt would not succeed, the matter will be referred to the **ACS Group** Compliance Officer without further delay and you will receive an acknowledgment of the dispute within two business days from the initial receipt of the dispute.

Every attempt will be made to deal with and resolve your complaint within 45 days (21 days if it is a credit related matter involving financial difficulty) and if the investigation is not completed within that time, **we** write to you with an explanation and expected timeframe for resolution. If you have not received any response from **us** within a 45 day period (or 21 days as described above), or if you are dissatisfied with our decision or the way **we** handled your complaint, you may be able to refer your complaint to the Australian Financial Complaints Authority.

If you have any queries about disputes/incidents/complaints handling processes in place or if you have any privacy concerns, the Compliance Manager can be contacted by telephone or in writing:

Phone: 1800 646 777
Email: compliance@acsfinancial.com.au
Mail: ACS Group Compliance Manager
ACS Financial Pty Ltd
431 Canterbury Road
SURREY HILLS VIC 3127

Note: in some circumstances, it may not be possible to completely resolve your complaint within a 45 day period.

Australian Financial Complaints Authority

The Australian Financial Complaints Authority Limited (ABN 38 620 494 340) (AFCA) is an independent external dispute resolution scheme that is accredited by the Australian Securities and Investments Commission (ASIC) and has jurisdiction in relation to the clients of and products and services of ACS Financial Pty Ltd (ACN 062 448 122) and ACS Mutual Limited (ACN 162 909 346). You can contact AFCA by:

Phone: 1300 56 55 62 (Cost of a local call)
Visit: www.afca.org.au for more formation
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne Vic 3001

Office of the Australian Information Commissioner

If your complaint is privacy-related and you are not satisfied with the result of your complaint to *us*, in accordance with *our* ACS Group Privacy Policy (located at www.acsfinancial.com.au> Customer Support> Customer Forms & Policies), you can contact the Office of the Australian Information Commissioner (OAIC) by:

Phone: 1300 363 992 (Cost of a local call)
Email: enquiries@oaic.gov.au
Mail: Director of Complaints
Office of the Australian Information Commissioner
GPO Box 5218
SYDNEY NSW 2001