

COMPLAINTS POLICY

Version 2.0 | 1 October 2024

RSM Financial Services Australia Pty Ltd ABN
22 009 176 354 (RSM) | Australian Financial
Services License (238 282)

1. INTRODUCTION

We understand that sometimes things don't go as expected, and we're here to help. This policy outlines how you can raise a complaint with us, how we will address your concerns, and what steps you can take if you're not satisfied with our response or the time it takes to resolve your issue.

Our goal is to provide you with a clear, customer-focused complaints handling process.

Please note our complaints management process is free of charge to you.

2. WHAT IS A COMPLAINT

A complaint is any expression of dissatisfaction regarding our products, services, staff, or how we have handled a previous complaint. When you share a concern, we understand that you are seeking a response or resolution.

3. HOW TO MAKE A COMPLAINT

We want to make it as easy as possible for you to share your concerns. You can reach out directly to your adviser or visit your local RSM Office. Alternatively, you can contact our RSM Financial Services Australia Complaints Officer through the following channels:

Phone: (08) 9261 9100

Email: financialservices@rsm.com.au

Postal: GPO Box R1253, Perth, WA, 6844

When making your complaint please tell us:

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

If you need special assistance to make or manage your complaint, please let us know. We are committed to ensuring our process is accessible to everyone.

4. HOW WILL WE DEAL WITH YOUR COMPLAINT?

4.1. Acknowledgement

We will promptly acknowledge receipt of your complaint and aim to resolve it as quickly as possible. Here's how we typically acknowledge complaints:

- **Verbal Complaints:** We will acknowledge your concern during the conversation and follow up with a written acknowledgment within one business day.
- **Written Complaints:** If you reach out via email, social media, or postal mail, we will respond in writing within one business day.

We will consider any communication preferences you've shared with us when acknowledging your complaint.

4.2. Investigation

To address your concern thoroughly, we may need to gather additional information from you. If we haven't resolved your complaint within 5 business days, we'll provide an estimated resolution date, which will be no later than 30 calendar days from when you first reached out..

4.3. Response

If we cannot resolve your complaint within 5 business days, or if you request it, we'll send you a written response detailing the outcome and our reasoning. You can expect this within 30 calendar days of your initial complaint.

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

- identify and address the issues you raised in your complaint;
- set out our findings referring to the relevant supporting information; and
- Offer clarity on our decision to help you understand your options, including escalating your complaint to the Australian Financial Complaints Authority if needed.

Please note, if your complaint is resolved to your satisfaction within 5 business days and you have not requested a written response, we are not required to provide one. Likewise we will not provide a written response if 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.



4.4. Delay in providing a response

If your complaint is complex or there are circumstances beyond our control that delay our response beyond 30 calendar days, we will reach out to explain the situation and inform you of your right to escalate your complaint to the Australian Financial Complaints Authority.

5. ESCALATING YOUR COMPLAINT

RSM is a member of the Australian Financial Complaints Authority (AFCA), an independent private complaints body, funded by its corporate members. If you do not receive a satisfactory response from RSM, you should contact AFCA via the channels below:

Phone: 1800 931 678

Email: info@afca.org.au

Postal: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

RSM AFCA Membership Number (10847)

