

## Smart Financial Complaints Policy – 24 September 2024

### How we handle complaints

We are always here to help. If something hasn't gone well or you are not satisfied with the experience provided, we want to hear from you.

We want to deal with any issues fairly, immediately and with no additional costs to you.

### How can I complain?

If you are comfortable to do so, we always encourage you to speak with the person you dealt with first.

If you are not comfortable raising the concerns with your adviser, or you have already done so and are not satisfied with their response, you can contact us in one of the following ways:

**Phone:** (02) 4295 3331

**Email:** [compliance@smartfinancial.com.au](mailto:compliance@smartfinancial.com.au)

**Mail: Level 1**  
162 – 172 Shellharbour Road  
Warilla NSW 2528

**If you need help making a complaint**, please let us know and we will take reasonable steps to provide the assistance you need.

When you complain, we need as much information as possible to enable us to understand your concerns, so we can investigate these thoroughly. It would be helpful if you are able to tell us:

- Your full name and how we can contact you,
- What your complaint is about, including who you have been dealing with at Smart Financial and
- How you would like your complaint resolved.

### What happens when we receive your complaint?

When we receive your complaint, we will acknowledge receipt within 24 hours. We may need to contact you to obtain further information so that we have a full understanding of the cause of your concern.

We will investigate your concerns and provide a written response to your complaint **within 30 days**. If there are complexities with obtaining information that makes it difficult to respond within 30 days, we will write to you to inform you of the reasons for the delay.

In some instances, we may be able to resolve your complaint to your satisfaction **within 5 days**. In these cases, we will ask you to confirm that you are satisfied with the outcome, and a written response may not be required.

## What if I'm not satisfied with your response?

If you are not satisfied with our response to your complaint, or if we do not respond within 30 days, you are entitled to escalate the matter to the **Australian Financial Complaints Authority (AFCA)**, of whom Smart Financial is a member (membership number 92570).

You can complain to AFCA by:

- Lodging details of your complaint through their [make a complaint](https://www.afca.org.au) online portal on their website, [www.afca.org.au](https://www.afca.org.au).
- Emailing [info@afca.org.au](mailto:info@afca.org.au)
- Phoning **1800 931 678**
- Writing to

**Australian Financial Complaints Authority Limited**  
**GPO Box 3**  
**Melbourne, VIC 3001**