

Complaints and our dispute resolution process

We at HUB24 Custodial Services Ltd (**HUB24**) are committed to providing our clients with the highest standard of service. If you are dissatisfied with our service to you, we would like you to tell us so that we can rectify the issue.

In the event of a complaint against HUB24, regarding any aspect of the services we provide, the matter will be dealt with in line with our internal dispute resolution scheme. HUB24 is a member of the external dispute resolution scheme, Financial Ombudsman Service. In the event of a complaint, the Complaints Officer will attempt to deal with the matter under the internal dispute resolution scheme.

Where and how you can complain

By phone	Calling us at (02) 8274 6000 (9.00am – 5.00pm Sydney time)
In writing	The Complaints officer HUB24 Custodial Services Ltd, GPO Box 529 SYDNEY, NSW 2001
By fax	1300 781 689 (within Australia) 61 2 8274 6096 (from overseas)
Email	complaints@hub24.com.au

How we deal with your complaint

We take complaints seriously as they give us information about how we can improve our services to you. HUB24 has an internal complaints handling policy, which is available free of charge, that gives more detail about the complaints handling process.

Internal complaints resolution process

If we cannot resolve your complaint on the spot we try to resolve it in an expedient manner. Each complaint or dispute is logged on our register and assigned to an appropriate person to resolve.

We aim to resolve most issues within 21 business days, although the Financial Ombudsman Scheme allows us 45 days. In some cases where there are complicated facts or circumstances and this will take longer than 45 days, in this event we will keep you updated regularly as to the progress of your complaint.

External complaints resolution process

If you are not satisfied with the handling of your complaint, you can contact the *Financial Ombudsman Service Limited (FOS)* in relation to financial services complaints or the *Superannuation Complaints Tribunal* for superannuation related complaints. Contact details are:

Financial Ombudsman Service Limited¹

GPO Box 3, Melbourne, VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Superannuation Complaints Tribunal

1300 884 114

Alternatively, you can also contact ASIC on 1300 300 630 to make a complaint and to obtain further information about your rights.

¹ This service is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry.