

COMPLAINTS AND OUR DISPUTE RESOLUTION PROCESS

We at HUB24 Custodial Services Ltd (*HUB24 CS*) 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 CS, regarding any aspect of the services we provide, the matter will be dealt with in line with our internal dispute resolution scheme. HUB24 CS is a member of the Australian Financial Complaints Authority. 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 on 1300 854 994 (8.00am – 7.00pm Sydney time)
In writing	The Complaints officer HUB24 Custodial Services Ltd, GPO Box 529 SYDNEY, NSW 2001
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 complaint 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 14 calendar days although the Australian Financial Complaints Authority (AFCA) allows us longer timeframes depending on the complaint. These have been listed below.

Complaint Type	Response Timeframe
Financial Advice/Standard Complaints	Within 30 Calendar days

Superannuation Complaints, except complaints about death benefit distributions	Within 45 Calendar days
Complaints about Death Benefit distributions	Within 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution

In some cases where there are complicated facts or circumstances this may take longer than the above timeframes, however, 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 *Australian Financial Complaints Authority (AFCA)*. Contact details are:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne, VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: <https://www.afca.org.au/>

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