

Complaints Policy Factsheet

Shartru Wealth Management Pty Ltd

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Version 1.0 commencing 1 March 2022

Important Information

This factsheet outlines relevant information for clients on how to lodge a complaint, key steps in the complaint resolution process, and details about accessing the Australian Financial Complaints Authority (AFCA).

Why do we have this policy?

By law, Australian Financial Services (AFS) Licensees must have an internal dispute resolution (IDR) procedure that details how we manage complaints about how we provide financial services. Our aim is to provide fairness to you and all parties throughout the investigation and resolution process. This policy explains the principles for how we manage complaints

Key Principles

All complaints must be handled efficiently and effectively in accordance with legislative requirements with the aim of ensuring we manage our complaint handling procedures objectively and fairly. We analyse complaint data to identify opportunities to improve our products and services, and the experience for customers.

Scope

This policy sets out the process for internal dispute resolution (IDR) and applies to customer interactions that meet the definition of a complaint, except comments made about Shartru where a response is not expected, for example:

- feedback provided through a survey; and/or
- information provided solely to bring an issue to the attention of the Shartru, e.g., a webpage is not working as expected.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about your adviser, related to its products or services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. Some examples of complaints include:

- dissatisfaction with financial advice provided or delay in service in providing the advice.
- dissatisfaction with a service provided or delay in administering a service; and
- dissatisfaction with terms or conditions related to one of our products.

Who can make a complaint?

Complaints can be made by or on behalf of:

- A client or former client of Shartru or one of our advisers
- Authorised third parties e.g., power of attorney

How to make a complaint If you have a complaint about the financial products or services we provide, we want to know about it as soon as possible. You can lodge your complaint direct with your adviser or with Shartru Wealth by:

- calling us
- emailing us
- posting us a letter

Phone: 1300 478 424 Mon – Fri 9.00am – 5.00pm (AEST)

Email:
compliance@shartru.com.au

Post: Compliance Manager
PO Box 565,
Belmont NSW 2280



To help us respond to your complaint in a timely and efficient manner, please let us know as much information as possible about your complaint:

- your full name and contact details
- the name of your Shartru adviser
- the details about your complaint including supporting documentation, where appropriate; and
- the resolution you are seeking.

Extra help to make a complaint

If you need some help to make a complaint, or you'd like more information, call 1300 478 424 and we will help you to make your complaint.

Our process

When we receive your complaint, we will promptly begin investigating the complaint so we can resolve it for you as quickly as possible. If we haven't resolved your complaint at the first point of contact, we will follow these steps to try and resolve your complaint.

Acknowledgement

When we receive your complaint, we'll let you know. We may acknowledge your complaint verbally or in writing, based on the method you used to lodge the complaint and any preferences you've expressed about the communication method you prefer.

Early resolution – 5 business days

We will always try to resolve your complaint as quickly as possible. That is why you should raise your matter with your adviser first. Most complaints should be able to be resolved within 5 business days of us receiving it. We will always provide you with a written response if you request it.

Investigation & assessment

If your complaint is not satisfactorily resolved within 5 Business days, after contacting your financial adviser please contact the Compliance Manager of Shartru Wealth immediately. If we cannot resolve the complaint for you within the first five business days and it requires further investigation, we are required to resolve within 30 calendar days of receiving your complaint.

Where we cannot resolve within the 30 calendar days we'll let you know the reason(s) for the delay in writing and explain your right to escalate the matter to the Australian Financial Complaints Authority (AFCA) including AFCA's contact details.

What next?

If you are not satisfied with the outcome of your complaint or your complaint has not been handled fairly and reasonably within the required timeframe, you can refer the matter to AFCA. AFCA provides fair and independent complaint resolution service for financial services, and their service is free to use. Please note the scope of matters AFCA can deal with has some limitations. It is possible that AFCA cannot deal with your matter. AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply.

You can contact AFCA by:

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

Website: afca.org.au

Email: info@afca.org.au

Privacy

We only gather the relevant personal information we need to address a complaint. You can read our privacy policy online at www.shartruwealth.com.au