

## Public Complaints Policy

### LifeWise Financial Services AFS Licence 529 362 ABN 17 648 406 937

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

A complaint is an expression of dissatisfaction made to or about us; related to our products, services, staff, or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

We acknowledge the importance of having an effective and efficient complaints handling and internal dispute response (IDR) framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

#### How you may lodge a complaint with us.

You may contact us to make a complaint at:

- Phone: 07 4635 2499
- Email: [chris@lifewp.com.au](mailto:chris@lifewp.com.au)
- Mail: PO Box 146, Isle of Capri QLD 4217

#### Options available to assist complainants who might need additional help to lodge a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. We will need your authority to speak to any representative you appoint. We can also help you to fill out forms or express your complaint.

#### Our key steps for dealing with complaints include acknowledgement, assessment and investigation, and provision of an IDR response

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. We will generally acknowledge your complaint in the same manner that you made it e.g., in writing, verbally or social media post and within 24 hours or as soon as is practicable.

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

We will provide you with our written reasons (our IDR response) for the outcome of your complaint where:

- Your complaint is not resolved within 5 business days of us receiving your complaint
- You request a written response
- Your complaint is about a declined insurance claim; the value of an insurance claim or if your complaint is about a decision of a superannuation trustee.

We are not required to provide you with an IDR Response if your complaint is closed within 5 days because:

- The complaint is resolved to your satisfaction, and you have not requested a response
- We give you an explanation and/or apology when we cannot take any action to address your complaint

Our IDR Response will tell you the outcome of your complaint, and if we reject or partially reject it then:

- The reasons for our decisions and actions
- Identify and address the issues you raised in your complaint
- set out our findings on the material questions of fact raised in your complaint, referring to the relevant supporting information and provide sufficient detail for you to understand the reasons

for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

### **Response timeframes**

Response timeframes differ according to whether your complaint is dealt with under our standard IDR response Procedures or by a superannuation trustee.

Our standard complaint responses are provided within 30 calendar days of your complaint.

Superannuation trustee complaint response timeframes:

- within 45 calendar days after receiving your complaint
- where complaints relate to death benefit distributions, within 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution.

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

### **Details about accessing AFCA where a complaint is not resolved.**

AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses. If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority at:

- Online: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678
- Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

We are a member of AFCA, and our membership number is 81570.