

Complaints Policy

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Futuro Financial Services Complaints Policy

At **Futuro Financial Services Pty Ltd (Futuro) ABN 30 085 870 015 AFSL 238478** we endeavour to address each claim, promptly, fairly and consistently.

This policy provides information about our dispute resolution process including how and where complaints may be made and how and when we will communicate with you about resolving your complaint.

How you can lodge a complaint

If you wish to make a complaint, please contact the Futuro Financial Services Compliance Team on the information below:

Mail	Compliance Manager Futuro Financial Services GPO Box 942 Brisbane QLD 4000
Phone	07 3018 0400
Email	info@futuro.com.au

Our complaint process is free of charge to you. Your complaint does not need to be in writing. If you require any assistance to lodge your complaint, please let us know. You may also choose to authorise a representative to make a complaint on your behalf.

We are bound by the Privacy Act, and we manage and protect your personal information in accordance with the Australian Privacy Principles.

How we will deal with your complaint

We will respond to your complaint in a timely manner. Our goal is to ensure the earliest possible resolution where your complaint is urgent it will be prioritised.

We will ensure you have the opportunity to explain your complaint. To this end, we ask that where possible, you provide the following information about your complaint:

- your full name and contact details
- your date of birth
- if relevant, your financial adviser's name
- the names of any service providers, such as any investment, insurance or credit product providers, associated with your complaint
- any identifying account numbers or other references, such as an investor number, loan number, policy number or superannuation account number
- supporting documentation and
- the resolution you are seeking.

We will address your complaint fairly and consistently, treating each complaint in an unbiased manner, and ensuring all allegations are investigated thoroughly. We will inform the financial adviser involved about your complaint and ask them to respond to us.

Once your complaint is resolved any agreed outcomes will be implemented in a timely manner.

How and when we will communicate with you about your complaint

We will acknowledge the receipt of your complaint as soon as possible verbally or in writing.

We will investigate your complaint promptly and respond to you **within 30 calendar days**.

Some matters may require additional time to thoroughly investigate the complaint and bring it to a resolution. Where additional time is required, we will advise you in writing within 30 calendar days of receiving the complaint. We will explain the reasons for the delay.

We will communicate openly throughout the process.

Your right to lodge a complaint with AFCA

If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent complaint resolution that is free to consumers. The contact details for AFCA are:

Mail	GPO Box 3 Melbourne VIC 3001
Phone	1800 931 678 (free of charge)
Email	info@afca.org.au
Online	www.afca.org.au