

## Futuro Financial Services Pty Ltd AFSL No 238478

### Complaints Handling Information Sheet

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

We acknowledge the importance of an effective and efficient complaints handling framework that provides valuable client feedback. We adopt a client focused approach and are open to feedback.

#### **A complaint is:**

*Any expression of dissatisfaction made to or about a business related to its products, services, staff or our handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.*

#### **How can you make a complaint?**

You can make a complaint to us at Futuro Financial Services Pty Ltd in any of the following ways:

Telephone	(07) 3018 0400
Email	info@futuro.com.au
Writing	GPO Box 942 Brisbane QLD 4001
Social media	Website: <a href="http://www.futuro.com.au">www.futuro.com.au</a>
In Person	You can also raise a complaint in person with any of our advisers

#### **What information do you need to provide us?**

When making your complaint, please tell us:

- Your name
- How do you wish us to contact you (for example, by phone or email)
- Your adviser's name
- What is your complaint about
- What you are seeking to resolve your complaint

#### **Do you need help to make your 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 need your authority to speak to any representative you appoint.

We can also arrange an interpreter for you to help you make your complaint. If you require access to this document in another language, we can arrange for this to be translated into another language at your request.

## What happens when you make a complaint?

We will take the following steps:

**Step 1** - We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. If you made your complaint verbally, we would acknowledge your complaint in the same way. If your complaint was made in writing, we will acknowledge your complaint in writing, too, within one business day or as soon as possible.

**Step 2** – If we cannot resolve your complaint immediately, we will need time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

**Step 3** – We will provide you with our written reasons for the outcome of your complaint. If your complaint is not resolved within 5 (five) business days of us receiving your complaint, or if you request a written response, we will provide our written response within 30 (thirty) calendar days of receiving your complaint.

Our written response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

We are not required to provide you with a written response if:

- Your complaint is resolved to your complete satisfaction within 5 business days, and you have not requested a written response; or
- Within 5 (five) business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to address your complaint reasonably.

## What happens if we reject your complaint?

If we reject your complaint (in full or in part), our written response will also state:

- Identify and address the issues you raised in your complaint; and
- Set out our findings on the material questions of fact raised in your complaint, referring to the relevant supporting information; and
- Provide a sufficient level of detail for you to understand the reasons for our decision so that you can decide whether to escalate your complaint to AFCA.

If an issue still needs to be resolved satisfactorily, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

In Writing: GPO Box 3  
Melbourne VIC 3001