AUSTRALIAN FINANCIAL ADVISORY SOLUTIONS

COMPLAINTS POLICY

How to make a complaint to AFAS or your adviser, what we will do, and what you can do if you are not satisfied.

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  18 November 2026
- **OWNER**
  General Manager
- **APPROVED BY**
  Director
- **REVIEW**
  At least annually

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Policy owner	General Manager
Approved by	Director
Compliance review	External Compliance Consultant
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Related document	Complaints and Dispute Resolution Policy (internal)

We want to hear from you if you are unhappy with our service or with your adviser's. This policy explains how to make a complaint, what we will do and what you can do if you are not satisfied with our response. Making a complaint is free.

1. About this policy

Australian Financial Advisory Solutions Pty Ltd (AFAS) holds an Australian Financial Services Licence (AFSL). Your financial adviser provides financial services to you under our licence. This means you can complain to your adviser, or directly to us.

This policy applies to individual clients and to small business clients. We follow ASIC Regulatory Guide 271 Internal dispute resolution in handling complaints.

2. What is a complaint?

A complaint is any expression of dissatisfaction about AFAS, your adviser or their staff, our or their products or services, or the way we have handled a previous complaint, where you expect a response or a resolution.

You do not have to use the word "complaint", and it does not matter how big or small the issue is. If you are unhappy about something, tell us and we will deal with it as a complaint.

For example, you may be unhappy about:

- the advice you received or how it was explained;
- fees or charges;
- delays, errors or poor communication;
- the behaviour of your adviser or their staff;
- how your personal information has been handled; or
- how we handled an earlier complaint.

3. How to make a complaint

You can complain in whatever way suits you, by phone, email, letter or in person. You do not need to put your complaint in writing. You can tell your adviser or their staff, or contact AFAS directly:

AFAS complaints contact	Details
Attention	General Manager
Telephone	02 6766 9655
Email	info@afas.net.au
Post	Australian Financial Advisory Solutions Pty Ltd, 40 Lime Street, King Street Wharf, Sydney NSW 2000

It helps if you tell us:

- your name and how you would like us to contact you;
- what happened and when;
- who was involved; and
- what you would like us to do to fix it.

Help making a complaint

You can ask someone to complain on your behalf, such as a family member, a financial counsellor or a lawyer. We will need your permission to deal with them. If you need help, for example because of a disability, or need an interpreter, or if you would like this policy in another format or language, tell us and we will arrange it. You can use the National Relay Service if you are deaf or have a hearing or speech impairment.

4. What happens next

We will acknowledge your complaint

We will acknowledge your complaint within 24 hours, or one business day, of receiving it, in the way you contacted us or in the way you prefer. If we can resolve your complaint straight away, that response will be the acknowledgement.

Who will look at your complaint

If your adviser cannot resolve your complaint straight away, our General Manager will handle it. Your adviser will not investigate or decide a complaint about their own advice or conduct. We will tell you who is handling your complaint and how to contact them.

How long it will take

Situation	What to expect
Resolved within 5 business days	We will let you know the outcome. If you ask for it in writing, we will provide a written response.
Not resolved within 5 business days	We will give you a written response within 30 days of receiving your complaint.
We need more time	If your complaint is particularly complex, or something outside our control is causing delay, we will tell you in writing before the 30 days run out. We will explain why, tell you that you can complain to AFCA and give you AFCA's contact details.

Our response

Our response will tell you the outcome of your complaint, your right to take it to AFCA and AFCA's contact details. If we do not uphold all or part of your complaint, we will explain why, including the issues you raised, what we found and the information we relied on, so you can decide what to do next.

If your complaint is upheld, we will tell you what we will do to put things right. That may include an explanation, an apology, correcting an error, or a refund, fee waiver or compensation. Where a payment is owed, we will tell you who will pay it and when.

We will keep you informed of progress while we look into your complaint.

5. If you are not satisfied

If you are not happy with our response, or you have not received a response within the time we have said, you can take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme and its service is free to you. AFAS is a member of AFCA.

AFCA contact	Details
Website	www.afca.org.au
Email	info@afca.org.au
Telephone	1800 931 678 (free call), 9am to 5pm Melbourne time on weekdays
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits apply to AFCA complaints, so please contact AFCA or check its website if you are unsure.

If your complaint is about the way your personal information has been handled, you can also contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or on 1300 363 992.

6. Our commitments to you

- Making a complaint is free.
- You will not be treated unfairly because you made a complaint.
- We will treat your complaint fairly, objectively and with respect.
- We will keep your complaint and personal information confidential and handle it in line with our Privacy Policy, sharing it only with people who need it to deal with your complaint.
- We record every complaint and use what we learn to improve our service.

7. Review of this policy

We review this policy at least annually, and whenever our internal Complaints and Dispute Resolution Policy or the regulatory requirements change. The current version is available on our website and, on request, free of charge in other formats.