



Complaints Handling and Dispute Resolution Policy

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1. Scope

This policy commenced on 2 March 2015.

Each of the entities below (collectively, “**Crestmount**”) are subject to this policy:

- Crestmount Capital Pty Ltd ACN 617 372 451
- Crestmount Money Pty Ltd ACN 635 075 375
- Crestmount Funds Management Pty Ltd ACN 166 784 756

The purpose of this policy¹ is to set out clearly and concisely:

- how to lodge a complaint
- the options available if you require additional assistance to lodge a complaint
- the key steps in the complaint handling process
- response timeframes
- next steps if the complaint cannot be resolved

¹ ASIC Regulatory Guide 271.173

2. Lodging a Complaint

2.1. What is a Complaint?

A complaint is an expression of dissatisfaction in relation to products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.²

Please note that opinions, comments and expressions of interest or concern made directly or indirectly, explicitly or implicitly to or about the organisation, its products, services, staff or its handling of a complaint, are considered to be feedback.³

No response will be given if you have provided feedback.

You will not be charged any fees to investigate a complaint.

2.2. How to Lodge a Complaint

Complaints may be lodged with the Crestmount either verbally or in writing. The latter may include letter or email.

2.2.1. Your Crestmount Representative

An easy way to lodge your complaint is via your Crestmount representative. You can either phone or email your representative. They will then notify the Crestmount's Complaints Manager of your complaint.

2.2.2. Refer to Website for Contact Details

The website of the Crestmount member you have engaged with will display details of how to contact them. This will usually include a phone number to contact the call centre and may provide a portal by which you can leave a message via the website.

2.2.3. Refer to your Credit Guide

When you first dealt with Crestmount Money, you would have been provided with a document called a Credit Guide. This document is designed to assist you to decide whether you use the services of the relevant member of Crestmount.

² Australian/New Zealand Standard AS/NZS 10002:2014 Guidelines for complaint management in organisations, paragraph 4.2

³ Australian/New Zealand Standard AS/NZS 10002:2014 Guidelines for complaint management in organisations, paragraph 4.5

The information provided includes details of how to lodge a complaint by phone, email or post.

2.2.4. Contact the Complaints Manager Directly

You can contact the Complaints Manager directly by phoning 1800 667 422, or by emailing complaints@crestmountmoney.au or complaints@crestmountcapital.au (as applicable).

2.2.5. Social Media

Crestmount monitors social media platforms where it has a presence, such as Facebook. If you post a complaint unfortunately as we are unable to identify and contact you, we can not acknowledge your complaint. Therefore we suggest, to ensure that your complaint is acknowledged, that you utilising one of the options discussed in sections 2.2.1 to 2.2.4 is suggested.

2.2.6. Can I Nominate an Advocate to Act on my Behalf?

You have the right to nominate another person to act on your behalf. Crestmount will accept complaints from authorised representatives of complainants (the “**Advocate**”). It is preferable to receive your written authorisation before engaging with the Advocate, however if you only give verbal authorisation, the Complaints Manager will provide written confirmation to you (usually via an email) that Crestmount will comply with your verbal instruction to engage with your Advocate.

Crestmount will seek confirmation from you of the scope of the Advocate’s authority (e.g. is the Advocate authorised to accept an offer of compensation on your behalf?)

If Crestmount receives written notification from a legal representative that they act on your behalf, it is not necessary to seek separate authorisation from you.

3. Internal Dispute Resolution (IDR) Procedure

3.1. Acknowledgement of Complaint

The Complaints Manager will provide an acknowledgement within one business day of receipt of a complaint. This will let the complainant know that the Crestmount has received the complaint.

3.2. Types of Complaints

There are no restrictions on the nature of complaints that can be referred to Crestmount. If you have a situation that meets the complaint definition in section 2.1 above, then you are entitled to lodge a complaint.

3.3. Objective of Complaint Investigation

The Complaints Manager will investigate the issues raised in the complaint, with the objective being to find a mutually agreeable resolution to the complaint. In order to reach this conclusion, the Complaints Manager must understand what:

- you believe occurred,
- the Crestmount representative believes occurred,
- should reasonably have occurred in the circumstances

3.4. Investigation Process

The Complaints Manager will seek information from:

- you
- your Crestmount representative
- Crestmount's systems

This is an iterative process and you may be asked to provide further information during the investigation process, until the Complaints Manager is satisfied that they are in a position to assess what should reasonably have occurred in the circumstances.

3.5. IDR Response

You will be provided with a written response within 30 calendar days of lodging your complaint. This will inform you of the final outcome of your complaint, including the reasons for our decision and how to contact the relevant external dispute resolution (EDR) scheme if you are not satisfied.⁴

⁴ ASIC Regulatory Guide 271 (RG 271.53)

If we are unable to determine the final outcome within this timeframe, we will give you prior notification, informing you of the reasons for the delay and of your right to refer your complaint to the relevant EDR scheme.⁵

3.6. Resolution of Complaint

We will ask you for the remedy you are seeking to resolve your complaint. These remedies may range from (but is not limited to) an apology, the waiving of a fee, or a payment of compensation.⁶

If the resolution of a complaint involves a payment of compensation, we may require you to sign a Deed of Release. Upon receipt of your validly executed Deed of Release, we will arrange for the payment to be made into your nominated bank account.

3.7. IDR Timeframes

Your complaint must be lodged within 6 years of the date when you first became aware (or should reasonably have become aware) of the issue or that you suffered a loss.⁷

⁵ ASIC Regulatory Guide 271 (RG 271.64 to 271.66)

⁶ ASIC Regulatory Guide 271 (RG 271.161)

⁷ s B.4 AFCA Rules (refer B.4.3.1(a))

4. External Dispute Resolution (EDR) Process

4.1. EDR Timeframes

If you are dissatisfied with the final outcome of your complaint and wish to refer your matter to the relevant EDR scheme, you must do so within 2 years of receiving your IDR response.⁸

4.2. EDR Schemes

At the time of writing, the Australian Financial Complaints Authority (“**AFCA**”) is the only EDR scheme available to consumers.

AFCA's contact details are:

Australian Financial Complaints Authority

Telephone 1800 931 678

Email info@afca.org.au

Post GPO Box 3 Melbourne VIC 3001

Website www.afca.org.au

4.3. Resolution of Complaint

Crestmount will comply with any instructions or determinations given by AFCA.

A complaint being referred to AFCA does not limit the ability of the parties to negotiate a mutually agreeable outcome to the complaint.

If the resolution of a complaint involves a payment of compensation, we may require you to sign a Deed of Release. Upon receipt of your validly executed Deed of Release, we will arrange for the payment to be made into your nominated bank account.

⁸ s B.4 AFCA Rules (refer B.4.3.1(b))