

Financial Services and Credit Guide

Everything you need to know about your adviser and the advice they can provide

In today's fast changing and complex financial environment, getting sound financial advice is critical. To achieve maximum value, that advice should come from someone who offers client-focused solutions and expertise. Your adviser is required to provide quality advice that is in your best interests. Whether you are looking for once-off financial advice or want to develop a lifetime advice relationship, your adviser can help you.

The purpose of this Financial Services and Credit Guide (FSCG) is to provide you with important information before financial or credit assistance services are provided to you, so you can make an informed decision about using our services. It contains information about:

- [Who is your adviser](#)
- [Who is Matrix](#)
- [What will your adviser do](#)
- [What fees will your adviser charge](#)
- [How do we protect your privacy](#)
- [What if I have a complaint](#)

Your adviser

Daniel Rowlands

Clay's Financial Services Pty Limited is a Corporate Authorised Representative of Matrix and can be contacted at:

Office: 26 Darley St Shellharbour NSW 2529

Telephone: (02) 4297 3601

Email: drowlands@claysfinancial.com.au

Their Corporate Authorised Representative number is 252811 and their Australian Business Number is 63 084 174 881. Clay's Financial Services Pty Limited's [Tax Practitioners Board](#) registration number is 25637752.

Your adviser, Daniel Rowlands is an Authorised Representative (number 314069) and Credit Representative (number 366050) of Matrix and is authorised to provide financial planning advice in the following areas:

- Deposit & Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation

Daniel Rowlands is also registered as a tax (financial) adviser with the [Tax Practitioners Board](#) (TPB) registration number 24923728.

Who is Matrix?

Matrix Planning Solutions Limited (ABN 45 087 470 200) (Matrix) is the holder of Australian Financial Services Licence (AFSL) and Credit Licence number 238256. Matrix is licenced under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products for retail and wholesale clients. Matrix is also a Professional Partner of the Financial Planning Association of Australia. This FSCG has been prepared and issued by Matrix Planning Solutions Limited.

To provide financial advice and credit assistance in Australia, an adviser must be authorised through an AFSL and Credit licensee. Your adviser is authorised by Matrix. Matrix provides support such as product research, software and technical assistance to your adviser to help them provide quality advice to you.

Matrix can be contacted at:

Head Office: Level 14, 20 Bond Street
Sydney NSW 2000

Telephone: 1300 663 334

Email: contactus@matrixplan.com.au

Website: www.matrixplan.com.au

Post: GPO Box 4232
Sydney NSW 2001

Declaration of lack of independence

Matrix Planning Solutions Limited is owned by ClearView Wealth Limited (ACN 106 248 248) which is an ASX listed entity. We are required to inform you that ClearView Wealth is the provider of a number of products. ClearView Wealth and its related companies may receive fees and/or a premium if you purchase their financial products. Matrix and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are not independent, impartial or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list which includes non-ClearView products and we are bound by the FASEA Code of Ethics Standards in giving advice to you.

We choose to be part of a larger group to enable us to provide better support and services to our clients.

Our credit assistance services

Matrix is also authorised under its credit licence to provide credit assistance – advice on lending products including mortgages. In particular, Matrix has a credit licence to arrange loans under the National Consumer Credit Protection Act 2009 (Cth), and can provide credit services in relation to the following:

- Strategic credit advice
- Assistance with mortgages, personal loans and credit cards
- Referral to a broker or credit provider
- Other credit assistance as appropriate to your situation

Credit assistance means suggesting that you remain in, apply for, or increase the credit limit of a particular mortgage or other credit contract with a specific credit provider. Where your adviser recommends a new loan or an increase to a loan, they are obliged to check that the loan is not unsuitable for you or will not cause you substantial financial hardship.

It is important to note that an adviser is only authorised by Matrix to provide credit advice or assistance. Your adviser is not a credit provider or a lessor. Generally, your adviser may provide credit assistance in conjunction with financial planning advice. If your adviser is not a Credit Representative of Matrix, any credit services they provide are not provided as a representative of Matrix. If your adviser is authorised to provide advice in this area, it will be detailed earlier in this FSCG.

Your adviser and Matrix



What will your adviser do?

Financial planning services

If you receive personal advice from your adviser, you will be provided with a personalised 'advice document' – i.e. a Statement of Advice (SoA) or Record of Advice (RoA), which will include the following:

- Summary of your current situation – where you are now
- Your goals and objectives – where you want to be
- Recommendations – a plan to assist you getting there
- Information – about any costs such as product costs, fees, commissions or other charges payable and any associations with financial product issuers, credit providers or other parties.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will give you all necessary information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and ask your adviser any questions you have.

You are under no obligation to act on your adviser's advice, but if you do decide to follow their recommendations, they will help you complete the necessary documents to get your financial strategy underway.

Credit assistance services

If you require credit advice, your adviser will ensure you are not provided with credit assistance where the recommended contract is unsuitable for you. To do this, your adviser is required to complete a 'Preliminary Assessment' document. This document is a type of 'advice document'. It analyses your needs, situation and ability to repay. A credit contract (or a loan) will be unsuitable for you if at the time of the assessment, it is likely that when the credit is to be provided, the loan will not meet your requirements or objectives; or you could not repay or could only repay with substantial hardship. Your adviser must also make reasonable enquiries or take actions to:

- Understand your requirements and objectives in relation to the credit contract or credit limit increase
- Understand your financial situation and
- Verify your information, for example, obtaining proof of income, employment and expenditure.

Your adviser needs to give you a written copy of the Preliminary Assessment free of charge, or upon request, any time within 7 years of the date if a Credit Quote was also provided. If the request is made within 2 years of the Credit Quote, the Preliminary Assessment must be provided within 7 business days after the request is received, otherwise the Preliminary Assessment must be provided within 21 days at all other times. If an adviser is assisting you to arrange a loan, a Credit Proposal Statement (if separate to a SoA) or SoA must be provided. Any fees and costs will be disclosed to you in the Credit Quote and/or Credit Proposal Statement (if separate to a SoA) or SoA. A Credit Proposal Statement is another type of 'advice document'. Advisers may also receive commissions from lenders or lessors. It should be noted that your adviser is prohibited from suggesting or assisting you to apply for an 'unsuitable' loan contract.

Before entering into any loan contract, it is important that you carefully read and understand your legal obligations under the loan. If you have any concerns, you should seek independent legal and financial advice before entering into a contract.

What does your adviser expect from you?

To enable your adviser to provide you with appropriate advice, you need to provide them with:

- Complete and accurate information about your personal objectives, financial situation and needs
- Information about any changes to your situation or contact details.

You may elect not to provide your adviser with certain information but if you do, you will need to consider the appropriateness of any advice provided to you before you act upon the advice. You should carefully read any warnings contained in your advice document.

Before your adviser provides you with advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. If you subsequently decide to act on their advice, you will need to provide your consent to proceed with the advice. This usually means 'signing' a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you.

What fees are paid to your adviser?

Matrix initially receives all fees from clients and distributes them to advisers and their practices after our Licensee fees and other expenses. The Licensee fee covers compliance, technology, research, technical, business development and operational support. This Licensee fee is paid by your adviser to Matrix and is not an additional fee to you.

What fees will your adviser charge?

All fees and charges will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to Matrix, or your adviser for advice, or by a product provider that relates to an individual product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage-based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees		Examples
	(inclusive of GST)		
These are fees paid by you for: <ul style="list-style-type: none"> • Research into your existing situation including your current financial products (within the agreed scope) • Preparation of a strategy and research into appropriate recommended products • Presentation of advice and recommendations to you in an advice document such as a Statement of Advice. 	Flat fee	Up to \$30,000	Your adviser may charge you an agreed fee of \$1,500.
	Percentage based fee of your investment account balance	Up to 5%	Your adviser may charge you an agreed fee of 1.5% of your \$120,000 investment account balance. The initial advice fee will be \$1,800.
Advisers may also charge an additional implementation fee to assist with implementing the advice.			
Ongoing advice/service fees	Range of fees		Examples
	(inclusive of GST)		
These are fees paid by you for: <ul style="list-style-type: none"> • The provision of ongoing advice on your portfolio/strategy to ensure that it remains appropriate to your needs and circumstances • Ongoing adviser service fees may be indexed to inflation • Generally, ongoing fees are calculated and payable on a monthly or quarterly basis. 	Flat fee	Up to \$30,000	Your adviser may charge you an agreed fee of \$2,500 p.a.
	Percentage based fee of your investment account balance	Up to 2.5%	Your adviser may charge you an agreed ongoing service fee of 0.8%. If your investment account balance is \$280,000 the ongoing service fee will be \$2,240 that year.
Commissions	Range of commission		Examples
	(Inclusive of GST)		
These payments are made by the product providers in the form of initial and/or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply For insurance policies entered into prior to 1 January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these policies.	First year	66% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$660 up front.
	Subsequent Years	22% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$220 p.a.

Also, if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include upfront, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you via a combination of methods. You have the option to pay the fees by:

- Credit card: if a fee is paid by credit card, this option will attract a variable service charge that is subject to change at any time without notice by the bank. The latest service fee is available on the bank's website
- Direct debit
- Direct credit
- Cheque
- A deduction from your superannuation or investment product.

Superannuation and investment products

Your adviser may receive adviser service fees, or ongoing fees for the advice and services they provide to you. Investment and superannuation product providers generally deduct their costs from the investments. Some products or platforms have additional fees.

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

Credit products

Your adviser may also receive commissions from lending product providers or lessors and these are not an additional cost to you. Lenders usually pay upfront and ongoing commissions based on the size of the loan; the loan type and only if the loan is settled and drawn down. For example, if a loan balance was \$100,000, your adviser may receive between \$0 and \$1,000 upfront and ongoing commission p.a. Your adviser may also charge a fee for services that will be agreed with you and detailed in your credit quote or Fact Find. Other major fees and charges will be outlined in the Credit Proposal Statement or SoA.

What other payments and benefits may Matrix and your adviser receive?

Sometimes in the process of providing advice and other financial and credit assistance services, Matrix or our advisers may receive benefits from product providers such as sponsorship of events, subsidised educational conferences or preferred product rates.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time. Advisers may receive benefits from associated ClearView companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Your adviser may also hold shares in ClearView Wealth Limited (ACN 106 248 248) through an arrangement with Matrix or by purchasing them separately through the ASX. Advisers, their associated companies and trusts may receive dividends in respect of these shares.

How will I know what is payable?

Details of all initial and ongoing advice fees and commissions will be disclosed to you in dollar amounts in the advice document provided by your adviser. You will receive the advice document before your adviser acts on your instructions unless you instruct them to act immediately, in which case all amounts payable will be disclosed to you verbally at the time that advice is provided.

Will anyone be paid for referring you to your adviser?

If someone has referred you to your adviser, Matrix or your adviser may pay a fee or commission in relation to that referral. Matrix may pay a referral fee to a referral partner which may range from 0% to 50% of the initial and/or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document such as a SoA or RoA.

Does Matrix have any relationships or associations with financial product issuers?

ClearView Group

Matrix is a wholly owned subsidiary of ClearView Wealth Limited (ACN 106 248 248) which is an ASX listed entity.

The ClearView Group of companies include:

- ClearView Financial Advice Pty Limited (ABN 89 133 593 012 AFSL No. 331367), a financial advice provider
- ClearView Life Assurance Limited (ABN 12 000 021 581; AFSL No 227682) (CLAL), an issuer of life risk insurance product, and is also the administrator of insurance in super offering in the HUB24 Super Fund which is issued by HTFS Nominees.
- ClearView Life Nominees Pty Limited (ABN 37 003 682 175; AFSL No: 227683), a superannuation provider and in its capacity as Trustee, outsources its administration to CLAL and ClearView Financial Management Limited
- ClearView Financial Management Limited (ABN 99 067 544 549; AFSL No: 227677) (CFML) which operates managed investment schemes which are available on a number of platforms, and an IDPS and outsources its administration to Avanteos Investments Limited. CFML is also the promoter of ClearView WealthSolutions2 and is paid by HUB24 Custodial Services Limited for this service.

External parties

Advisers are authorised to recommend and deal in a range of products and services provided by external parties on the Approved Product List who are not related to Matrix. Where the products on the Approved Product List are not suitable to your situation, your adviser can recommend other suitable products in the market.

Where our advisers provide credit assistance, our panel of credit providers include: AMP Bank, Australia and New Zealand Banking Group Bank (ANZ), Commonwealth Bank of Australia, National Australia Bank, St George Bank and Westpac Bank. If the products on our Approved Product List are deemed not suitable to your situation, your adviser can refer you to a credit provider who will be able to recommend a suitable product.

Matrix may receive financial support from these product providers that is applied to training, conferences and marketing initiatives. This is not an additional cost to you.

What kind of compensation arrangements do we have?

Matrix currently has professional indemnity insurance that meets legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by us but who were at the time of any relevant claim.

How do we protect your privacy?

Matrix is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Privacy Act 1988 and the Australian Privacy Principles.

Matrix and our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you.

On request, we will provide you with copies of your personal information and advice document, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.matrixplan.com.au. You can call 1800 265 744 or contact the [Privacy Officer](mailto:privacyofficer@clearview.com.au) (privacyofficer@clearview.com.au), if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What if I have a complaint?

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or Matrix, please contact us on 1300 663 334 or write to us at:

[Complaints Manager](mailto:complaints@matrixplan.com.au) (complaints@matrixplan.com.au)

Matrix Planning Solutions

Reply Paid 4232

Sydney NSW 2001

We will review your complaint and provide you with a final response that includes reasons for our decision. For complaints relating to privacy, we will endeavour to resolve these within 30 days. For all other complaints, we will endeavour to resolve quickly and fairly and within 45 days. From 5 October 2021, we will be required to resolve your dispute within 30 days.

Stage 2 - External dispute resolution

If you are dissatisfied with our response to your complaint, you may refer your complaint to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

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Your adviser

Max Clay

Clay's Financial Services Pty Limited is a Corporate Authorised Representative of Matrix and can be contacted at:

Office: 26 Darley St Shellharbour NSW 2529

Telephone: (02) 4297 3601

Email: mclay@claysfinancial.com.au

Their Corporate Authorised Representative number is 252811 and their Australian Business Number is 63 084 174 881.

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	Percentage based fee of your investment account balance	Up to 5%	Your adviser may charge you an agreed fee of 1.5% of your \$120,000 investment account balance. The initial advice fee will be \$1,800.
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Ongoing advice/service fees	Range of fees		Examples
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- Credit card: if a fee is paid by credit card, this option will attract a variable service charge that is subject to change at any time without notice by the bank. The latest service fee is available on the bank's website
- Direct debit
- Direct credit
- Cheque

- A deduction from your superannuation or investment product.

Superannuation and investment products

Your adviser may receive adviser service fees, or ongoing fees for the advice and services they provide to you. Investment and superannuation product providers generally deduct their costs from the investments. Some products or platforms have additional fees.

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

Credit products

Your adviser may also receive commissions from lending product providers or lessors and these are not an additional cost to you. Lenders usually pay upfront and ongoing commissions based on the size of the loan; the loan type and only if the loan is settled and drawn down. For example, if a loan balance was \$100,000, your adviser may receive between \$0 and \$1,000 upfront and ongoing commission p.a. Your adviser may also charge a fee for services that will be agreed with you and detailed in your credit quote or Fact Find. Other major fees and charges will be outlined in the Credit Proposal Statement or SoA.

What other payments and benefits may Matrix and your adviser receive?

Sometimes in the process of providing advice and other financial and credit assistance services, Matrix or our advisers may receive benefits from product providers such as sponsorship of events, subsidised educational conferences or preferred product rates.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time. Advisers may receive benefits from associated ClearView companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Your adviser may also hold shares in ClearView Wealth Limited (ACN 106 248 248) through an arrangement with Matrix or by purchasing them separately through the ASX. Advisers, their associated companies and trusts may receive dividends in respect of these shares.

How will I know what is payable?

Details of all initial and ongoing advice fees and commissions will be disclosed to you in dollar amounts in the advice document provided by your adviser. You will receive the advice document before your adviser acts on your instructions unless you instruct them to act immediately, in which case all amounts payable will be disclosed to you verbally at the time that advice is provided.

Will anyone be paid for referring you to your adviser?

If someone has referred you to your adviser, Matrix or your adviser may pay a fee or commission in relation to that referral. Matrix may pay a referral fee to a referral partner which may range from 0% to 50% of the initial and/or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document such as a SoA or RoA.

Does Matrix have any relationships or associations with financial product issuers?

ClearView Group

Matrix is a wholly owned subsidiary of ClearView Wealth Limited (ACN 106 248 248) which is an ASX listed entity.

The ClearView Group of companies include:

- ClearView Financial Advice Pty Limited (ABN 89 133 593 012 AFSL No. 331367), a financial advice provider
- ClearView Life Assurance Limited (ABN 12 000 021 581; AFSL No 227682) (CLAL), an issuer of life risk insurance product, and is also the administrator of insurance in super offering in the HUB24 Super Fund which is issued by HTFS Nominees.
- ClearView Life Nominees Pty Limited (ABN 37 003 682 175; AFSL No: 227683), a superannuation provider and in its capacity as Trustee, outsources its administration to CLAL and ClearView Financial Management Limited
- ClearView Financial Management Limited (ABN 99 067 544 549; AFSL No: 227677) (CFML) which operates managed investment schemes which are available on a number of platforms, and an IDPS and outsources its administration to Avanteos Investments Limited. CFML is also the promoter of ClearView WealthSolutions2 and is paid by HUB24 Custodial

Services Limited for this service.

External parties

Advisers are authorised to recommend and deal in a range of products and services provided by external parties on the Approved Product List who are not related to Matrix. Where the products on the Approved Product List are not suitable to your situation, your adviser can recommend other suitable products in the market.

Where our advisers provide credit assistance, our panel of credit providers include: AMP Bank, Australia and New Zealand Banking Group Bank (ANZ), Commonwealth Bank of Australia, National Australia Bank, St George Bank and Westpac Bank. If the products on our Approved Product List are deemed not suitable to your situation, your adviser can refer you to a credit provider who will be able to recommend a suitable product.

Matrix may receive financial support from these product providers that is applied to training, conferences and marketing initiatives. This is not an additional cost to you.

What kind of compensation arrangements do we have?

Matrix currently has professional indemnity insurance that meets legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by us but who were at the time of any relevant claim.

How do we protect your privacy?

Matrix is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Privacy Act 1988 and the Australian Privacy Principles.

Matrix and our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you.

On request, we will provide you with copies of your personal information and advice document, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.matrixplan.com.au. You can call 1800 265 744 or contact the [Privacy Officer](mailto:privacyofficer@clearview.com.au) (privacyofficer@clearview.com.au), if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What if I have a complaint?

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or Matrix, please contact us on 1300 663 334 or write to us at:

[Complaints Manager](mailto:complaints@matrixplan.com.au) (complaints@matrixplan.com.au)

Matrix Planning Solutions

Reply Paid 4232

Sydney NSW 2001

We will review your complaint and provide you with a final response that includes reasons for our decision. For complaints relating to privacy, we will endeavour to resolve these within 30 days. For all other complaints, we will endeavour to resolve quickly and fairly and within 45 days. From 5 October 2021, we will be required to resolve your dispute within 30 days.

Stage 2 - External dispute resolution

If you are dissatisfied with our response to your complaint, you may refer your complaint to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au