

CONSUMER GUIDE TO RESOLVING COMPLAINTS

Last reviewed: October 2018

At Abacus Property Group we pride ourselves on the delivery of professional financial, administrative and wealth creation services. We strive to ensure that we fulfil our obligations to our clients on time and with care.

We recognise that from time to time, mistakes or oversights may occur, or that users of our services may dislike or be affected by the service we have provided, although we strive to avoid this occurring.

We take all such complaints seriously. Under the law, you have a right to complain if you are not satisfied with any aspect of our service. This guide outlines the processes we have established for handling complaints.

1. Making your complaints

You may make a complaint by writing to us or emailing or telephoning us, or in person at our offices:

Address: Level 34 Australia Square, 264-278 George Street, Sydney NSW 2000

Email: abacus@boardroomlimited.com.au

Telephone: 1300 139 440

If you have trouble speaking English, you can contact the Federal Government's Translating and Interpreting Service on 131 450. They will connect you to an operator who speaks your language within a few minutes and will be able to translate your complaint to us over the telephone. You will probably be charged a fee for using the service.

2. Our resolution process

Following is an outline of our process for resolving consumer complaints:

- In most cases we can deal with complaints over the phone. If we cannot resolve your complaint immediately, we will send you a written confirmation of receipt of your complaint within five business days of your making it. This confirmation will set out what we understand to be the nature of your complaint and any other details we think are relevant to resolving your complaint. The letter will ask you to let us know if we appear to have misinterpreted or left out any key details that you provided to us. We may ask you to provide more information or to clarify any aspect of your complaint if we believe that we don't have sufficient information to address it. The letter will also give you an estimated date of final response.
- We will open a file for all records relating to your complaint and make a preliminary assessment of the amount of the potential claim (if applicable). Under certain circumstances if the potential claim exceeds a certain amount, our insurer will direct the complaint resolution process.



- We will establish all facts and circumstances of the complaint. This may entail discussions with you and/or appropriate third parties such as your financial adviser, the custodian of our scheme property, the unit registry etc.
- We will keep you informed of the progress of your complaint and any delays there may be in providing a response.
- We will send you a response proposing a resolution of the complaint as soon as practicable, but no later than six weeks from receipt of the complaint. If we cannot resolve the complaint we will write to you explaining the outcome and why it was reached.
- You may inspect any relevant material relating to your complaint unless to do so would prejudice us or any of our funds.
- Your complaint will be handled in the strictest confidence.

If an issue has not been resolved to your satisfaction or you are not happy with our final response, 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.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001