

Financial Services Complaints Resolution Guide

1 July 2020

Concerned? How can we help?

KeyInvest Ltd understands that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At this point you may feel dissatisfied but are unsure how to have your complaint resolved.

So that customers have the opportunity to make these complaints known, we have developed a financial services complaints resolution procedure which you can access free of charge.

This procedure means:

- you have a way of having your complaint addressed;
- our Complaints Manager will be aware of the issue that is of concern to you; and
- our procedures and products can be adjusted, if possible, to improve our service.

Free of charge

There is no charge for this guide or making a complaint.

What is a complaint?

A complaint is a verbal or written expression of dissatisfaction about a financial product or service or the complaint handling process itself where a response or resolution is explicitly or implicitly expected.

Our financial services complaint resolution procedures only cover complaints arising from the provision of KeyInvest's financial products and services (including the issuing of funeral bonds) but exclude any complaints that involve or relate to KeyInvest Retirement Villages which are dealt with under separate complaints resolution arrangements.

Steps included in the process of our financial services complaints resolution procedure

Step 1: How to make a complaint

In most circumstances your complaint can be settled to your satisfaction by simply making us aware of it. You can raise your complaint with our staff personally over the counter or by telephone or in writing by letter or email.

If our staff member is unable by reason of authority or experience to handle the matter it will be referred to a more senior or experienced person. In a great majority of cases your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

Step 2: Recording your complaint

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions and complete a complaint form in order that our complaint handling staff may properly investigate your complaint. A staff member, when required, will assist you with registering your complaint including assisting you to complete a complaint form. When receiving a verbal complaint the staff member will complete the details of the complaint on your behalf. The staff member will then obtain your verification at its accuracy before taking any further action.

Step 3: Complaint Notification

If a staff member cannot immediately resolve your complaint to your satisfaction we will acknowledge receipt of the complaint to you within one business days. We will also advise you how long we expect it will take to resolve your complaint.

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Steps included in the process of our financial services complaints resolution procedure (cont.)

Step 4: Investigation

Your complaint will be fully investigated by a Complaints Handling Officer and a decision made on the matter. If your complaint cannot be resolved within two business days by our Complaints Handling Officer, your complaint will be escalated to the General Manager Client Services.

If your complaint cannot be resolved within 10 business days by our General Manager Client Services, your complaint will be escalated our Complaints Manager.

We aim to resolve all customer complaints within five business days. However, the whole process could take up to 45 working days, depending on the nature of the complaint.

Step 5: How you will be informed of the outcome

In the majority of cases your complaint will be resolved on the spot and no written response will be provided unless requested. For any complaints not resolved within five business days a written response will be provided.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Details of how you may access AFCA will also be provided when you are advised of the outcome of our investigations or if we are unable to resolve your complaint within our specified time limits.

Contact us

You can contact us by:

- calling our Client Services team
- in writing addressed to KeyInvest Client Services via post or email
- in person

Registered office of KeyInvest

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