

# Financial Services Customer Complaints Guide

## How can we help?

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At KeyInvest we value our customers and we understand that, although we aim to provide a high level of service at all times, you may at times feel that this is not the case and there may be concerns you wish to raise with us.

So that customers have the opportunity to make these concerns known, we have developed this Customer Complaints Guide (**Guide**) to assist you through this process.

This Guide explains how to make a complaint, what you can expect from us and how to contact the Australian Financial Complaints Authority (AFCA) if you are not satisfied with the outcome of your complaint or the complaint handling process.

There is no charge for this Guide for making a complaint.

## Who does this guide cover?

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This Guide only covers complaints relating to the provision of KeyInvest's financial products and services to retail clients and excludes any Retirement Village complaints. Retirement Villages complaints are dealt with under separate complaints resolution arrangements.

## How to make a complaint

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If you have a complaint about any financial products or services provided to you, you should contact our Client Services team by:

- calling our team on 1300 658 904;
- in writing addressed to KeyInvest Client Services via post (**GPO Box 3340 Rundle Mall SA 5000**) or email ([info@keyinvest.com.au](mailto:info@keyinvest.com.au)); or
- in person at Level 5, 49 Gawler Place, Adelaide.

## Assistance

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You may appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative or financial counsellor. We will talk to your representative if you authorise us to do so. We can arrange an interpreter to assist you in lodging and managing your complaint, subject to availability.

## Acknowledgement

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We will acknowledge your complaint within one business day of receiving it. If your complaint is made verbally and resolved on the spot we will acknowledge your complaint verbally at the time of contact.

## Investigation

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A member of our Client Services team will investigate and aim to resolve your complaint within 5 business days. If our team is unable to resolve your complaint within 5 business days, it will be escalated to our Complaints Manager.

## Responding to your complaint

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We aim to resolve all customer complaints within five business days. However, the whole process could take up to 30 calendar days, depending on the nature of the complaint.

If your complaint is resolved to your satisfaction within five business days no written response will be provided unless you request one. In all other cases we will provide you with a written response.



## AFCA

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If your complaint has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers and can be contacted as follows:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

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