Apt.

WEALTH PARTNERS

How Apt Wealth Partners Handles Complaints

Your Guide to Complaints Handling & Dispute Resolution

Apt Wealth Partners endeavours to provide its clients with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us.

You can direct your feedback to your financial adviser in the first instance or, alternatively, you can use our complaint resolution process. The Apt Wealth Partners has a positive complaint resolution culture which welcomes and values client feedback.

Apt Wealth Partners has staff specifically trained to assist our clients in providing feedback and in managing any complaints from our clients.

This brochure explains our process for handling and resolving client complaints.

Value of Feedback

We value feedback from our clients about any of the services which Apt Wealth Partners provides including:

- When you have experienced exceptional service from our staff, please let us know so that we can pass your compliment on to the staff members concerned.
- If you have any suggestions or general feedback about what we could do better, please let us know. This helps us in our efforts to continually review and improve our service and offering.
- Is there something about your advice or investments you would like explained?

You can provide feedback through your financial adviser in the first instance.

Your Rights

We encourage you to provide feedback if you are not satisfied with any aspect of the advice and service you have received from Apt Wealth Partners.

Apt Wealth Partners has an established internal process for handling feedback and ensuring the effective and prompt resolution of your concerns.

Our Complaints Handling Policy

Apt Wealth Partners considers all complaints it receives about our services. We consider it an opportunity to improve and enhance our services.

Our complaints handling process has been designed to:

- Promote a culture which encourages feedback;
- protect the rights of our clients, including the right to comment and provide feedback;
- provide an efficient, fair and accessible process for resolving complaints; and
- provide information to our clients on the complaints handling process for the services provided by Apt Wealth Partners.

Lodging a Complaint

We urge you to discuss your complaint with your financial adviser in the first instance or, alternatively, you can lodge a complaint by contacting us.

Your complaint will be handled in the strictest confidence. We will acknowledge any written complaint within 24 hours (or 1 business day) and resolve your issue within 30 days. There is no fees for using this service.

Contact Details for Lodging a Complaint

A complaint can be made by email, in writing, in person or over the phone. You can contact Apt Wealth Partners in any of the following ways:

- Please call 02 8262 4000 (our office hours are between 8.30am - 5.30pm Monday to Friday AEST)
- Send a written complaint to The Complaints Officer, PO Box R1437, Royal Exchange, NSW 1225
- By email to compliance@aptwealth.com.au

Managing your Complaint

If your financial adviser is unable to resolve your complaint, Apt Wealth Partners will assign a dedicated Complaints Officer to manage your complaint. The Complaints Officer has been specifically trained to assist in complaints management and dispute resolution.

The Complaints Officer will acknowledge your complaint in writing within 24 hours (or 1 business day) and will provide you with a written response within 30 days.

You can contact the Complaints Officer at any time to discuss the status of your complaint.

Australian Financial Complaints Authority (AFCA)

If Apt Wealth Partners has been unable to resolve your complaint to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). Apt Wealth Partners is a member of AFCA with a membership number 43811. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA:

- By telephone -1800 931 678 (free call)
- In writing (by mail) - Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- By email - info@afca.org.au
- Website - www.afca.org.au

Additional Assistance and Accessibility

Apt Wealth Partners ensures clients requiring additional assistance or have accessibility issues are able to access the Apt Wealth Partners complaints resolution process. This includes providing accessibility through a range of language and formats:

- using Australian Sign Language (AUSLAN) video presentations of material;
- offering text telephone (TTY) and the National Relay Service (NRS); and
- offering translation services or making staff available who are cross-culturally trained.

If you require further assistance contact your financial adviser, the Apt Wealth Complaints Officer or send an email to compliance@aptwealth.com.au.

Privacy

The Apt Wealth Partners Privacy Policy extends to the management of complaints and covers the collection, use and disclosure of information in relation to a complaint. Apt Wealth Partners respects the privacy and confidentiality of the information provided by you and adheres to the Australian Privacy Principles. Please read the separate Apt Wealth Partners Privacy Policy available on our website.