



# Complaints Policy

*April 2022*

For Financial Services provided by:

**Garnaut Private Clients Pty Ltd**

ACN: 627 885 778

Australian Financial Services Licensee AFSL No. 512507

Email [gpc@garnaut.com.au](mailto:gpc@garnaut.com.au)

Phone (03) 9856 4500

**Head Office**

Level 8,  
468 St Kilda Rd, MELBOURNE VIC 3004

**Sydney Office**

Level 5,  
65 Berry Street, NORTH SYDNEY NSW 2060

If you have any complaint about the service provided to you by Garnaut Private Clients or its advisers, you should take the steps set out below:

We strive to address each claim genuinely, promptly, fairly and ensure each complaint is treated in an un-biased manner, and all allegations are investigated thoroughly. Our complaint process is free of charge to you.

### ***How you can lodge a complaint***

If you wish to make a complaint, please contact your adviser or our Complaints Officer

**Mail** Level 8, 468 St Kilda Road,  
Melbourne VIC 3004

**Phone** (03) 9856 4500

**Email** [compliance@garnaut.com.au](mailto:compliance@garnaut.com.au)

Your complaint does not need to be in writing.

We are bound by the Privacy Act, and we manage and protect your personal information in accordance with the Australian Privacy Principles.

### ***Options available should you need additional assistance to lodge a complaint***

If you require any assistance, please Contact the Complaints Officer on the telephone number provided above or visit the following:

<https://moneysmart.gov.au/how-to-complain>

<https://www.afca.org.au/what-to-expect/other-places-to-get-help>

You may also choose to authorise a representative to make a complaint on your behalf.

### ***Key Steps - How we will deal with your complaint, acknowledge your complaint, assess, and investigate***

We will respond to your complaint in a timely and flexible manner. Where your complaint is urgent it will be prioritised.

We will ensure you have the opportunity to explain your complaint. To this end we ask that where

possible, that you provide the following information about your complaint:

- your full name, date of birth and contact details
- if relevant, your financial adviser's or mortgage broker's name
- the names of any service providers, such as any investment, insurance or credit product providers, associated with your complaint
- any identifying account numbers or other references, such as an investor number, loan number, policy number or superannuation account number
- supporting documentation and
- the resolution you are seeking.

We will investigate your complaint thoroughly and communicate openly throughout.

### ***Response Timeframes***

We will acknowledge the receipt of your complaint within 1 business day, by telephone or in writing. Where this is not possible, acknowledgement will be made as soon as possible.

We will respond to you within 30 calendar days. Our response will include:

- The outcome of your complaint including the actions taken to resolve it
- The reasons for our decisions and
- Information about your rights if you are not satisfied with the resolution.

If we are able to resolve the complaint to your complete satisfaction within 5 business days, we may not provide a written response unless you request a response in writing.

Some complex matters may require additional time to thoroughly investigate the complaint and bring it to a resolution. Where additional time is required, we will advise you in writing within 30 calendar days of receiving the complaint. We will explain the reasons for the delay.

Once your complaint is resolved any agreed outcomes will be implemented in a timely manner.

### ***Your right to lodge a complaint with AFCA***

If you are not satisfied with the resolution of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution that is free to consumers. The contact details for AFCA are:

**Mail** GPO Box 3, Melbourne VIC 3001

**Phone** 1800 931 678 (free of charge)

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

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