

Complaints Process

Adams + Associates Financial Planners Pty Ltd is committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our Financial Advice, you should take the following steps:

Contact your Adviser:

In the first instance please contact your Adviser who provided you with the service and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

Internal Dispute Resolution:

If you have raised your concern with your Adviser and the matter has not been resolved to your satisfaction, our Dispute Resolution Department can assist. There are three ways you can lodge your complaint:

By telephone:	Call 02 69 317000 between 9.00am – 5.00pm Monday to Friday (AEST).
In writing (by mail):	Mail your written complaint to: The Responsible Manager Adams + Associates Financial Planners Pty Ltd PO Box 2390 Wagga Wagga NSW 2650
By email:	mail@adamsassoc.com.au

Provide full details of the complaint including:

- Your full name and contact details.
- Your investor/account number (if applicable).
- Your Advisers name.
- Provide all supporting documentation.
- Clearly identify the resolution you are seeking.

Once you have contacted Adams + Associates Financial Planners Pty Ltd, we will begin the process of investigating and resolving your complaint. We will endeavour to resolve your complaint quickly and fairly, generally within 5 business days. However, some complaints do take more time than others. We expect to resolve all complaints within 30 days. If we do not resolve your complaint within 30 days we will advise you of the reasons for the delay, your right to contact the Australian Financial Complaints Authority (AFCA) if you are dissatisfied, as well as AFCA's contact details.

External Dispute Resolution

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, 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.

AFCA* accepts complaints regarding either:

- a financial planning or advice matter.
- a credit assistance matter; or
- a superannuation matter.

AFCA can be contacted by one of the following alternatives –

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

* Effective 1 November 2018 the AFCA scheme replaced the previous schemes managed by the Superannuation Complaints Tribunal (SCT), Financial Ombudsman Service Australia (FOS) and Credit and Investments Ombudsman (CIO).

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.