

COMPLAINTS HANDLING POLICY

Koustas & Co SMSF Advisory Pty Ltd

ACN: 611 144 266

Australian Financial Services Licence Number: 486128



Preparation date: 1 July 2016

Version: 1.0

1. Introduction

Koustas & Co SMSF Advisory Pty Ltd (“KCSA” or “we”) is committed to taking all feedback, in particular complaints that we receive, seriously. We believe that dealing in an appropriate and timely manner with a complaint provides an opportunity for us to improve our services and preserve our reputable brand.

Handling complaints is in line with our core values of OWNERSHIP, RESPONSIBILITY and ACCOUNTABILITY.

The purpose of this dispute resolution procedure is to demonstrate our commitment to resolving complaints, and to detail ways in which clients can bring their concerns to our attention.

The objective of this policy is to assist our Directors and staff to resolve complaints in a consistent, systematic and responsive manner, to the satisfaction of both ourselves and the complainant.

2. Resolving Complaints

KCSA has designed a complaints handling process that satisfies the Essential Elements of Effective Complaints Handling as set out in the Australia Standard AS ISO 10002:2004 Customer Satisfaction – Guidelines for complaints handling in organizations (ISO 10002:2004, MOD), published by SAI Global Limited on 5 April 2006 and the Australian Securities and Investment Commission Regulatory Guide 165 Licensing: Internal and external dispute resolution (June 2013) (**ASIC RG 165**).

Our complaints handling policy aims to:

- Increase the level of client satisfaction with the delivery of services;
- Provide a fair, transparent, efficient and accessible procedure for resolving client complaints;
- Provide information to clients on the complaints handling process for the services provided by KCSA;
- Monitor complaints improve the quality of the services provided by KCSA;
- Ensure complaints are handle according to relevant privacy legislation;

Definition of complaint

KCSA has adopted the definition of a complaint from ASO ISO 10002-2006 and ASIC RG 165:

“A complaint is an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. “

3. Lodging a Complaint

By phone

You can contact the person you have been dealing with directly in KCSA by telephone on 03 8530 1600;

In writing

You can write to us directly:

Complaints Officer
Koustas & Co SMSF Advisory Pty Ltd
PO Box 6750
St Kilda Road Central 3004

Or via email

Complaints@koustas.com.au

4. Complaint handling process

To help us investigate and resolve your complaint efficiently and effectively, please provide us with the following information:

- Your full name, address and contact phone number(s)
- A description of your complaint
- Any additional documentation or information that may support your complaint and assist us to resolve it; and
- Advise how you would like your complaint to be resolved.

5. Complaint handling timeframe

If your complaint cannot be resolved initially, we will aim to acknowledge receipt of your complaint immediately, or if this is not possible as soon as is practicable after receipt of the complaint. We will also keep you updated throughout the resolution process.

We endeavour to resolve all complaints within 45 days from the date of receipt of a complaint. If you are dissatisfied with the process we have taken to resolve your complaint or with the result, please let us know and we will undertake a further review of your complaint. If you are still dissatisfied with the outcome, you may be able to refer your complaint to an independent External Dispute Resolution Scheme for review.

Financial Ombudsman Service (“FOS”)

KCSA is a member of FOS. FOS is a free and independent dispute resolution service providing external complaints resolution services for consumers who are unable to resolve a dispute directly with KCSA.

For more information about FOS and to lodge a dispute is available at www.fos.org.au.