

# COMPLAINTS POLICY

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RSM Financial Services Australia Pty Ltd ABN  
22 009 176 354 (RSM) | Australian Financial  
Services License (238 282)

## 1. INTRODUCTION

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

We acknowledge the importance of having an effective and efficient complaints handling framework, and we adopt a customer-focused approach.

## 2. WHAT IS A COMPLAINT

An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

## 3. HOW TO MAKE A COMPLAINT

You may lodge your complaint directly with your adviser or at your local RSM Office. Alternatively, you may contact the RSM Financial Services Australia Complaints Officer via the channels below:

**Phone:** (08) 9261 9100  
**Email:** [financialservices@rsm.com.au](mailto:financialservices@rsm.com.au)  
**Postal:** GPO Box R1253, Perth, WA, 6844

When making your complaint please tell us:

- your name;
- how you wish for us to contact you (for example, by phone, email);
- what your complaint is about; and
- what resolution you are seeking.

Should you require special assistance to make or manage your complaint, RSM is dedicated to ensuring our complaints resolution process is accessible. Please make your needs known and we will work to accommodate these.

## 4. HOW WILL WE DEAL WITH YOUR COMPLAINT?

### 4.1. Acknowledgement

We will acknowledge the receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- *verbally* – we will acknowledge your complaint in the same manner and, in writing, within one business day, or as soon as practicable;
- *in writing* – by post, email or via social media, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

### 4.2. Investigation

We will need to investigate and fully consider your concern. We may also need to request that you provide us with further information to assist with our investigation.

If your complaint is not resolved in 5 business days, we will provide you with an estimated resolution date. This date will be no later than 30 calendar days from the date which you first lodged your complaint with us.

### 4.3. Response

If your complaint is not resolved within 5 business days or if you request, we will provide you with a written response outlining the outcome of your complaint and reasons for this outcome. This will be provided no later than 30 calendar days after receiving your complaint.

If we reject your complaint (whether in full or in part), our response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to the Australian Financial Complaints Authority or another forum.

We are not required to provide you with a written response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested this response be provided in writing; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

#### 4.4. Delay in providing a response

If we are not able to resolve your complaint and provide our response to you within 30 calendar days because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and confirm your right to escalate your complaint to the Australian Financial Complaints Authority.

### 5. ESCALATING YOUR COMPLAINT

RSM is a member of the Australian Financial Complaints Authority (AFCA), an independent private complaints body, funded by its corporate members. If you do not receive a satisfactory response from RSM, you should contact AFCA via the channels below:

Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Postal: GPO Box 3 Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

**RSM AFCA Membership Number (10847)**