



## COMPLAINTS PROCESS

We endeavour to be accurate, honest, and fair at all times, however occasionally complaints or disputes do occur.

When they do, we will attempt to resolve them by carefully listening and responding in a professional, fair and timely manner. Please tell us about any problem you may experience so we can ensure it is rectified for you, while allowing us to continuously improve our level of service.

Please lodge your complaint [complaints@balancedgroup.au](mailto:complaints@balancedgroup.au)

We will acknowledge your complaint in writing and will endeavour to satisfactorily resolve your problem within 30 calendar days through our internal dispute resolution process. We will keep you informed of our progress during this period.

In the unlikely event of your complaint not being resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a free dispute resolution service to consumers and small businesses for all financial products and services.

*Contact details for AFCA are as follows:*

Mailing address:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

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

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