



Complaint Policy

AETOS Capital Group Pty Ltd

October 05 2021



1. Overview

This policy explains how customers (**you, your**) can make a complaint to AETOS Capital Group Pty Ltd (**AETOS, we, us, our, it, its**), 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.

Your complaints received by us will be firstly subject to our internal dispute resolution (**IDR**) scheme.

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by *ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98* ("the Instrument"). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission ("ASIC").

We adopted the current version of this Complaints Policy on October 05 2021.

2. What is a complaint?

AETOS deems that a complaint is:

"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 can make a complaint to us in any of the following ways:

Phone	+61 (2) 9929 2100
Email	Customer service team: cs@aetoscg.com ; or Compliance department: compliance@aetoscg.com
Writing	Level 15, 122 Arthur Street, North Sydney, NSW 2060, Australia AETOS Wechat Official Account: AETOS 艾拓思
Social Media	AETOS Youtube Channel: AETOS Capital Group AETOS Red Official Account: 1070071667

When making your complaint please tell us:

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

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

We can also arrange an interpreter for you, and help you to fill out forms or express your complaint.

4. How we will deal with your complaint

1) Acknowledgement

We will acknowledge 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 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.

2) Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

3) IDR Response

We will provide you with our written reasons for the outcome of your complaint (“**IDR Response**”) within the following timeframes where:

- your complaint is not resolved within 5 business days of us receiving your complaint; or
- if you request a written response;

IDR Timeframe

For standard complaints, you can expect to receive an IDR response no later than 30 calendar days after we receiving your complaint.

Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our IDR 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 AFCA or another forum.

We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; 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.

5. Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time 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 inform you of your right to complain to AFCA and provide you with AFCA's contact details.

6. Escalating your complaint

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

7. AFCA

If you are not satisfied with the final response issued by AETOS, you may refer your complaint to the Australian Financial Complaints Authority ("AFCA"). This organisation is an external dispute resolution scheme. AETOS is a member of AFCA, membership number 29539. You may send your complaint and enclosing documents to:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, Victoria 3001, Australia
Or phone: 1800 931 678
(or +61 1800 931 678 if calling from overseas)

You may also contact AFCA through sending email to info@afca.org.au or visiting their website www.afca.org.au.