

Oreana Financial Serviced Complaint Policy

Oreana Financial Services Pty Ltd takes feedback seriously and your satisfaction is important to us. We have procedures in place to resolve any concerns you may have, promptly and fairly.

This policy is intended to provide you with an overview of how to submit a complaint, the process you can expect, and important timeframes for resolving and escalating matters.

This is in line with the ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument, made by the Australian Securities and Investment Commission (ASIC) and was implemented on 5 October 2021.

What is a complaint

A complaint, can be defined as *"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"*

How to submit a complaint

You may wish to firstly submit your complaint directly with your financial adviser. If your adviser is not able to satisfactorily resolve your complaint, please contact us via any of the following methods:

Phone call: Oreana +61 2 7238 4192

Email: contact@oreanapartnerships.com.au

For any written complaints please send it to:

Complaints Officer
Oreana Financial Services Pty Ltd
Level 3, 31 Alfred Street
Sydney NSW 2000

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.

Responding to Standard Complaints

Acknowledgment of your complaint

You will be provided with an acknowledgement of your complaint within **24 hours (or 1 business day)** upon receipt, or as soon as practicable.

Unless you have informed us otherwise, the form of communication used to respond to your complaint will typically reflect the way it was received.

Internal Dispute Resolution Response (IDR)

If your complaint cannot be resolved within **5 business days**, Oreana Financial Services Pty Ltd will investigate further. You will receive a formal response to your complaint (known as an Internal Dispute Resolution Response) informing you of the following:

- Outcome of your complaint, be it confirmation of resolution or reasons why the complaint was rejected or partially rejected.
- Your right to escalate to AFCA if you are not satisfied with the IDR response.
- Contact details of AFCA.

An IDR response will be provided to you within **30 business days** upon receipt of your (standard) complaint.

Complaints resolved within 5 business days

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

- Your complaint has been resolved to your satisfaction
- You have received an explanation of apology where no further action could be taken to address the complaint.

Should you still wish for an IDR response, we will provide you with a written response accordingly.

Summary of response timeframes

As noted, standard complaint IDR response times are 30 business days. This timeframe may vary depending on the type of complaint. Below provides an overview of the relevant timeframes:

Complaint Type	Maximum Timeframes for IDR Response
Standard Complaint	No later than 30 calendar days after receiving the complaint.
Traditional Trustee Complaints	No later than 45 calendar days after receiving the complaint.
Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving the complaint.

Complaints about superannuation death benefit distributions	No later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporations Act.
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Delay in IDR

There may be reasonable circumstances for complaints not having been resolved within the relevant timeframe. This may be due to the complexity of the complaint, or a delay in receiving necessary information to finalise our investigations.

Should this occur, you will be provided with an IDR delay notification before the timeframe is up. This notification will include:

- Reasons for the delay.
- Your right to complain to AFCA if you are dissatisfied; and
- The contact details of AFCA

Escalation

Upon providing you with an IDR response, should you be dissatisfied with the findings from the complaint investigation, you may then escalate your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA contact details

Website:

www.afca.org.au

Email:

info@afca.org.au

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

Mail: Australian Financial Complaints
Authority GPO Box 3, Melbourne VIC 3001