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# Complaints Handling Policy

## Resolving your complaint is important to us

We are committed to providing high quality products and services to our clients. If our products or services do not meet your expectations please let us know. We will investigate your concerns as quickly as possible to try to resolve them to your satisfaction.

### If you have a complaint please let us know

**If you have feedback or a complaint, we want you to tell us about it and give us the opportunity to address your concerns**

You can lodge a complaint by doing one of the following:

- Contacting your Perpetual financial adviser, trust manager or client manager directly.
- Completing our online complaint submission form. **Go to the form.**
- If your complaint relates to our investment funds or superannuation funds, by telephone, to 1800 022 033.
- Via email **MyComplaint@perpetual.com.au**
- By post addressed to:  
Client Advocacy Team  
GPO Box 4171  
SYDNEY NSW 2001

There is no cost to you if you raise a complaint with us.

### Clients with special needs

We recognise that some of our clients might require assistance to lodge a complaint. We are happy to accept complaints made on behalf of our clients by their authorised representatives or advocates.

### Dealing with your complaint

**When things don't work out as intended, we are committed to putting things right**

When you raise a complaint with us, you can expect us to listen to your views and treat you courteously and respectfully when we do. You can also expect that we will investigate thoroughly and without bias, and that the resolutions that we propose to you will be fair and reasonable, based on the facts and circumstances specific to your case. This does not mean that we will always agree with your position, and in instances when we don't, we will explain our reasoning behind why our position is different to yours.

For certain complaints we receive, particularly in relation to mortgages and credit matters where a Perpetual company is named as the lender on a contract, external parties may be responsible for managing your complaint. If you lodge a complaint of this type, when we acknowledge your complaint, we will let you know that your complaint is being managed by an external party and provide you with their details.

### Our commitment to you

1. If you have lodged a written complaint, we will acknowledge receipt of your complaint within 24 hours or as soon as possible after that.
2. We will aim to resolve your complaint as quickly as we can. Where we can, we will resolve your complaint on the spot or as soon as possible after that.

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Trust is earned.

Perpetual 

3. If we can't resolve your complaint within five days, we will contact you to confirm:
  - a. the contact details of the case manager who is investigating your complaint;
  - b. the applicable maximum response timeframe for your complaint; and
  - c. your options if you are not happy with our handling of your complaint or are unhappy with the outcomes or resolution we have proposed.
4. The maximum response time for your complaint will depend on the type of product or service your complaint is about:

For most superannuation and pension complaints	45 days
For complaints about traditional trustee company services	45 days
For most complaints about credit and lending products	21 days
For most other complaints (including investments and advice complaints)	30 days

### What we need from you

If you are lodging a written complaint and have any documents or records (including account statements and any records of correspondence with Perpetual) that highlight what has gone wrong, please include these when you lodge your complaint.

Your timely co-operation is appreciated if we follow up requesting additional information, or to advise of additional requirements from you.

### Final outcome response

If your complaint has not been resolved within five days of being received, we will provide you with a response in writing advising you of the final outcome of your complaint. We will also provide you with a written final outcome response if your complaint relates to financial hardship, a decision or determination made by Perpetual Superannuation Limited (including any decisions regarding insurance claims), financial hardship or if you ask for one.

When we provide a formal outcome response, we will:

- outline the key complaint issues that you have raised, and we have investigated;
- summarise the material facts and circumstances that we have uncovered in investigating your complaint;
- provide an assessment on whether, on balance, we accept, partially accept or do not accept your position and the rationale that we have applied in forming our view;

- if required, outline what actions we have taken, or are proposing to take to resolve your complaint; and
- outline your options for taking your complaint further if you are not happy with our response.

If we offer, and you accept monetary compensation as resolution for your complaint, we will implement the resolution as soon as we can, and generally no later than 30 days from the date that you confirm that you have accepted the resolution we have offered.

Occasionally, complaints are complex, or we need information from other parties to enable us to respond to your complaint. When circumstances such as these occur, we might not have a reasonable opportunity to respond to your complaint within the maximum response time. If we are unable to respond within the maximum response time, we will write to you to let you know of the delay.

### If you are still unhappy the Australian Financial Complaints Authority (AFCA) may be able to assist you

If you are not happy with:

- the final outcome we have proposed in our response to your complaint;
- any aspect of our handling of your complaint;
- a delay in responding by the maximum response time that has been notified to you,

the Australian Financial Complaints Authority (AFCA) may be able to assist you. AFCA operates the external dispute resolution scheme established by the Commonwealth Government to deal with complaints about financial firms from individuals and small businesses. AFCA's service is at no cost to you.

### AFCA's contact details are as outlined below

Australian Financial Complaints Authority

Phone: 1800 931 678

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

Postal address: Australian Financial  
Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

If you contact AFCA and they are not able to assist you, other options to resolve your complaint may be available. Please **contact our Client Advocacy Team** for further information.

### Zero tolerance for abuse

Our team members are entitled to a safe working environment free from harassment and bullying. We have zero tolerance for our team members being abused, threatened, intimidated or belittled when they are dealing with complaints.