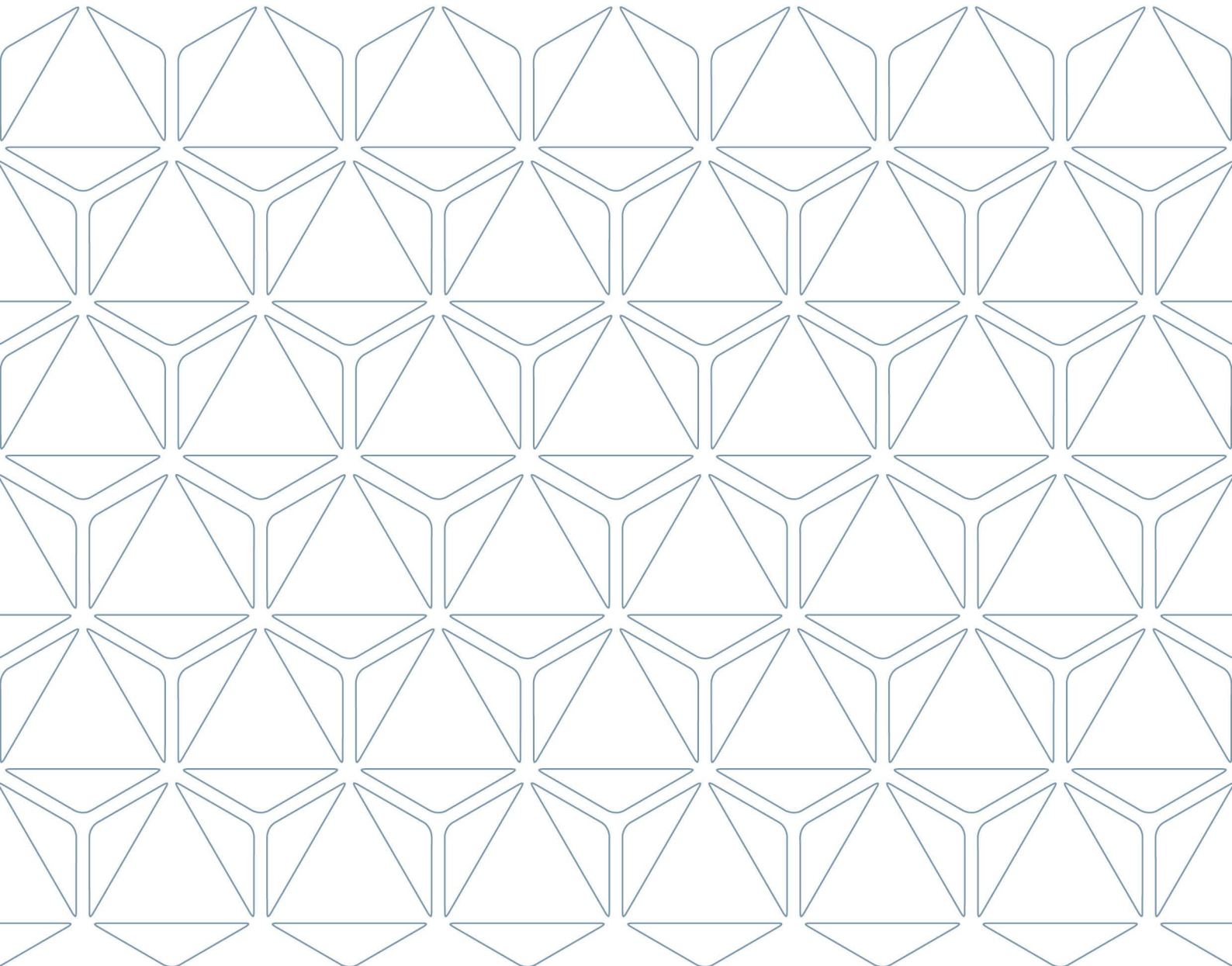


# Guide to making a complaint



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Praemium Australia Ltd endeavours to provide the highest possible standards of service to all clients at all times; consequently, it is always disappointing when a client has cause to complain. We welcome the opportunity to resolve any complaint in a prompt and fair manner.

Should you wish to make a complaint please contact us on the details below:

## **Praemium Customer Service**

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Tel: 1800 571 881

OR

## **Praemium Complaints Handling Officer**

Email: [au.complaints@praemium.com](mailto:au.complaints@praemium.com)

Address: PO Box 322 Collins Street West, Melbourne, 8007

We are committed to resolving your complaint and encourage you to let us know if we can provide you with additional assistance in lodging your complaint. If you need support or help to make a complaint you can ask your financial adviser, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint, this can be verbally or in writing.

If you have a hearing or speech impediment, you can use the National Relay Service:

TTY (Text Telephone) users	Phone 133 677, then ask to be put through to 1800 571 881
Speak and Listen (speech to speech relay) users	Phone 1300 555 727, then ask to be put through to 1800 571 881
Internet Relay users	Can visit the <a href="#">National Relay Service website</a>

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If you require translation assistance, you can contact the Translating and Interpreting Service (TIS). The TIS provides translation and interpreting services for people where English is not their primary language. TIS can be contacted on 131 450, or you can visit their [website here](#).

## **Investigating your complaint**

We value your relationship with your financial adviser and believe that open communication with them can often lead to quicker issue resolution. Therefore, we recommend that you consider discussing any concerns or issues with your financial adviser first, as they can provide valuable insights and assistance tailored to your specific financial situation.

If you decide to bring a complaint to our attention, we are here to assist you. To help us understand your concerns fully and resolve them effectively, we encourage you to provide any relevant documents and information you have available. This may include any correspondence related to the issue, as well as relevant names, dates, and times. This information will enable us to better assist you in addressing your concerns effectively.

Usually, our Client Services department will handle your complaint and will communicate with you directly. In some circumstances, a complaint may need further investigation, and our Complaints Handling Officer may contact you.

Praemium is committed to promptly acknowledging all verbal and written complaints as soon as practicable, and in any case within 24 hours (or one business day) of receiving it. We typically acknowledge complaints in writing but will endeavour to acknowledge your complaint through your preferred method of communication (e.g. verbally or in writing).

We aim to resolve all complaints as soon as possible. If we require more information from you to resolve the matter, we will make a request through your preferred method of communication (e.g., verbally or in writing).

When our investigations are complete, we will send you a final response letter that explains the results of our investigation and what action we propose to take.

In certain instances, involving complex facts or circumstances, the resolution process may exceed the relevant response timeframes. Nonetheless, we are committed to providing you with regular updates on the progress of your complaint.

#### Response timeframes

Complaint Type	Responses Timeframe
Standard Complaints	Within 30 calendar days after receiving the complaint.
Superannuation Complaints (excluding death benefits)	Within 45 calendar days after receiving the complaint and
Death benefit distributions	Within 90 calendar days after the expiry of the 28-day calendar day period for objecting to a proposed death benefit distribution

#### Australian Financial Complaints Authority (AFCA)

Praemium Australia Ltd is a member of the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001