

Merlea Public Complaints Policy

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MERLEA INVESTMENTS

This Public Complaint Policy has been produced by Merlea Investments Pty Ltd ('Merlea Investments', 'we', 'us' and 'our'). Merlea Investments is a privately owned and operated financial planning company. Merlea Investments advisers are equipped to offer clients holistic advice and solutions that are tailored to each client's individual needs, circumstances, and advice requirements.

OUR COMMITMENT TO YOU

Merlea Investments have Internal Dispute Resolution (IDR) procedures in place to ensure that complaints, in respect of the financial services we and our representatives provide to clients, are managed fairly, effectively and efficiently. Our complaints resolution process is provided to you free of charge.

IF YOU HAVE A COMPLAINT

If you have a complaint about the financial services provided to you, you should contact your adviser or Merlea Investments and tell us about your complaint.

You may lodge your complaint via any of the following methods:

- Directly with your adviser in person (face to face), via phone or in writing either by post or email, and/or;
- To Merlea Investments (via one of the following methods):
 - Phone us on (08) 8267 4419
 - Email : bwnash@merlea.com.au
 - In writing or in person: 75 Mackinnon Parade, North Adelaide SA 5006

NEED ADDITIONAL HELP TO LODGE YOUR COMPLAINT?

Should you wish for someone to act on your behalf in making a complaint, you can nominate a representative or advocate. Representatives might include financial counsellors, legal representatives, family, friends and members of parliament. For privacy reasons we may need your consent to discuss your circumstances with them.

WHAT HAPPENS WHEN YOU LODGE A COMPLAINT?

We will acknowledge your complaint in writing within 24 hours (one business day) of receiving your complaint or as soon as possible. The acknowledgement will detail the process, including timeframes and the availability of the external dispute resolution body (AFCA) if the complaint is not resolved to your satisfaction.

Your financial adviser may attempt to resolve the complaint but must do so within 5 business days, at which time the complaint will be escalated to our Complaints Officer. We will assess and determine your complaint objectively and without bias, with input from your financial adviser and you. As part of our assessment process, we may request further information or documentation from your financial adviser and you. We aim to resolve the complaint quickly, fairly and efficiently.

If we are unable to resolve your complaint to your satisfaction within five business days (in the first instance), then we will respond to you in writing within 30 calendar days from the date that we receive your complaint. If we anticipate delays in our response, we will advise you as soon as possible but no later than the 30-day response period.

Our written IDR response to you will include:

- a) the final outcome of your complaint (either confirmation of actions taken by the firm to fully resolve the complaint or reasons for rejection or partial rejection of the complaint);
- b) their right to take the complaint to AFCA if they are not satisfied with the IDR response; and
- c) the contact details for AFCA.

If you accept our determination, we will finalise (formally or otherwise) the complaint by providing you with the particular remedy specified in our response. If you feel our response and/or determination is inadequate or if you have not received a response within 30 days, you have the right to complain to the Australian Financial Complaints Authority Limited (AFCA). Merlea Investments is a member of AFCA.

AFCA can be contacted on 1800 931 678. You can also submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.

