

# COMPLAINTS POLICY

## How we handle complaints.

At Pinnacle Financial Planning we view complaints as an opportunity to improve our advice and services to our clients. If you are dissatisfied with our services, we will take your concerns seriously, and in doing so, we expect you to treat our staff with respect when they manage your complaint.

## How can I complain?

Initially, we recommend speaking to your adviser to explain why you are not satisfied. It's possible that discussing your concerns openly may enable them to be resolved to your satisfaction.

If you are not comfortable raising the concerns with your adviser, or you have already done so and are not satisfied with their response, you can contact us in one of the following ways:

- By contacting the Governance Manager at [pinnaclepf@pinnaclefp.com.au](mailto:pinnaclepf@pinnaclefp.com.au) or by calling 03 5820 9100.
- By writing to us at: Complaints Manager  
Pinnacle Financial Planning  
52 Wyndham Street  
Shepparton VIC 3630

**If you need help making a complaint**, please let us know and we will take reasonable steps to provide the assistance you need.

When you complain, we need as much information as possible to enable us to understand your concerns, so we can investigate these thoroughly. It would be helpful if you are able to tell us:

- Your full name and how we can contact you,
- What your complaint is about, including who you have been dealing with at Pinnacle FP Pty Ltd and
- How you would like your complaint resolved.

### *What happens when Pinnacle Financial Planning receives a complaint?*

When we receive your complaint, we will acknowledge receipt within 24 hours. We may need to contact you to obtain further information so that we have a full understanding of the cause of your concern.

We will investigate your concerns and provide a written response to your complaint within 30 days. If there are complexities with obtaining information that make it difficult to respond within 30 days, we will write to you to inform you of the reasons for the delay.

In some instances, we may be able to resolve your complaint to your satisfaction within 5 days. In these cases, we will ask you to confirm that you are satisfied with the outcome, and a written response may not be required.

### *What if I'm not satisfied with the response?*

If you are not satisfied with our response to your complaint, or if we do not respond within 30 days, you are entitled to escalate the matter to the **Australian Financial Complaints Authority (AFCA)**, of whom Pinnacle FP Pty Ltd is a member (membership number 66770).

You can complain to AFCA by:

- Lodging details of your complaint through their [make a complaint](#) online portal on their website, [www.afca.org.au](http://www.afca.org.au).
- Emailing [info@afca.org.au](mailto:info@afca.org.au)
- Phoning 1800 931 678
- Writing to: Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne, VIC 3001