



CASL Governance Ltd - Complaints Resolution Policy

1. Introduction

- 1.1 This document sets out the policy of CASL Governance Ltd ABN 97 643 977 833 (“**CASL, we or us**”) and our related bodies corporate and corporate authorised representatives for dealing with your complaints. CASL is committed to fair, timely and effective dispute resolution in accordance with the non-binding expectations of ASIC and the enforceable standards set out in ASIC Regulatory Guide (RG) 271 on Internal Dispute Resolution.

2. What is a Complaint?

- 2.1 A complaint is an expression of dissatisfaction made to or about an organisation (includes expressions made over a social media channel or account owned or controlled by CASL that is the subject of the post, where the author is identifiable and contactable), related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

3. How to make a complaint

- 3.1 We take all complaints seriously and are committed to achieving an efficient and fair resolution of each complaint. A complaint may be made to us by using the contact details at the end of this policy.
- 3.2 To allow us to process your claim as efficiently as possible, you must provide the following information:
- (a) your name;
 - (b) your full contact details;
 - (c) information concerning your complaint; and
 - (d) the outcome or resolution you are seeking in respect of your complaint.
- 3.3 You may allow a representative to lodge a complaint on your behalf and to be your point of contact provided that we are notified appropriately. Your representative may be a financial counsellor, legal representative, family member, friend or Member of Parliament.
- 3.4 This policy applies to complaints made by you if you are a retail client or a small business (within the meaning of the AFCA Rules).

4. CASL’s Complaints Resolution Process

- 4.1 CASL’s internal dispute resolution (“**IDR**”) process will be provided to you free of

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charge. We will not charge you for any materials explaining the IDR process.

- 4.2 We aim to acknowledge your complaint, generally within one (1) business day or as soon as practicable, and provide a point of contact for dealing with your complaint. When acknowledging your complaint, we will communicate with you (or your representative) via the communication channels you have notified to us.
- 4.3 All complaints we receive are recorded in a complaints register and raised to the attention of our Compliance Committee and Board to monitor for any systemic issues. We may also report on complaints received at a summary and anonymous level in our annual report, if applicable.
- 4.4 After commencing our investigation into a complaint, we may require further details from you (or your representative) prior to making our decision. At the conclusion of our investigation, we will contact you (or your representative) with an IDR response which sets out our decision and the reasons for our decision. The IDR response will inform you of your right to take the complaint to the Australian Financial Complaints Authority (“**AFCA**”) if your complaint involves CASL and you are not satisfied with our IDR response and information on how to contact AFCA. The IDR response will provide you with sufficient detail reflecting the complexity of the matter so that you understand the basis of the decision and are fully informed when deciding whether to escalate the matter to AFCA or another forum.
- 4.5 We are not required to provide you with an IDR response, where we have:
 - (a) resolved the complaint to your satisfaction within 5 Business Days; or
 - (b) given you an explanation and/or apology when we cannot take any further action to reasonably address your complaint.
- 4.6 We must provide you with a written response if you request one or if the complaint is about hardship.

5. Timeframe for resolving complaints

- 5.1 We will provide you with an IDR response no later than thirty (30) calendar days of receiving your complaint. If your complaint is complex or there are extenuating circumstances beyond our control which cause a delay, we will write to you to explain the reasons for the delay, and inform you of your right to complain to AFCA and provide you with AFCA’s contact details.

6. How to escalate your complaint if you are not satisfied

- 6.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer any complaint involving CASL to AFCA. AFCA is a free and independent external dispute resolution scheme, of which CASL is a member. CASL’s membership number is 78648. Please note that the following entities, unless otherwise

notified in writing or through a product disclosure statement issued in respect of a litigation funding scheme, are not members of AFCA:

- (a) related bodies corporate of CASL;
- (b) corporate authorised representatives of CASL;
- (c) funders or managers of any litigation funding scheme for which CASL acts as responsible entity.

6.2 You can lodge your complaint with AFCA involving CASL by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website:

<https://www.afca.org.au/>

7. Accessibility

7.1 For the hearing and speech impaired, AFCA can be contacted on the National Relay Service at no additional charge:

- (a) Talk to text users, please call 133 677;
- (b) Speak to listen users, please call 1300 555 727;
- (c) National Relay Service users, please access www.relayservice.com.au.

8. Contact

8.1 Should you have any questions or would like further information, please do not hesitate to contact us via any of the following channels:

- (a) Email: enquiries@casl.com.au; or
- (b) Phone: +61 1800 26 26 00; or
- (c) Post: CASL Governance Ltd, Level 13, 115 Pitt Street, Sydney NSW 2000.