

Internal Complaints Resolution

Compliance:

The following Internal Dispute Resolution Process is in compliance with the Financial Services Reform Act 2001 (Regulatory Guide 165) and AS 4269-1995.
Financial Services Licence No: 243254.

Procedures:

If you have a complaint please advise Cumpston Sarjeant Pty Ltd as soon as possible. This can be done by contacting us by telephone, or in writing. The staff will do their best to resolve the problem. If this is beyond their capability, they will refer you to the appropriate person.

If your complaint cannot be resolved immediately the staff member you have been dealing with will obtain the necessary details and inform you of the person who will be resolving your complaint. The person to whom your claim is referred to, will attempt to provide you with a result as soon as possible.

If you are not satisfied with the result, you may ask your matter to be referred to our Compliance Manager, George El Haber.

Written complaints should be sent to:

Compliance Officer
Cumpston Sarjeant Pty Ltd
Level 13, 160 Queen Street
MELBOURNE VIC 3000

Ph: 03 9642 2242
Fax: 03 9642 2254
Email: actuary@cumsar.com.au

If you do not believe the complaint has been satisfactorily resolved by our Internal Dispute Resolution process, you have the option of contacting our external complaints service - Financial Ombudsman Service (FOS)*. FOS will then be able to advise you as to whether or not they can be of assistance in this matter. Our Membership No is 11464.

FOS can be contacted at the following address:

The Manager
Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001
Tel 1300 780 808
Fax 03 9613 6399
Email: info@fos.org.au

* FOS can only cover claims within \$280,000 for life insurance, \$6,000 per month for income protection insurance and \$150,000 for funds management, stockbroking, investment, superannuation and financial advice. Further, FOS cannot deal with a complaint if the complainant knew or should reasonably have known of all the relevant facts more than 6 years before first notifying FOS about the complaint.