



## Complaint Handling

**The information referred to in this guide is provided by**

**ALIGN FINANCIAL PTY LTD**

Australian Financial Services and Credit Licence No. 287347

ABN 81 105 999 602

Suite 10, 12 Rickard Road

North Narrabeen NSW 2101

All mail to PO Box 868, Mona Vale, NSW 2103

T: 02 9913 9995 F: 02 9913 2315

E: [adviser@alignfinancial.com.au](mailto:adviser@alignfinancial.com.au)

W: [alignfinancial.com.au](http://alignfinancial.com.au)

Align Financial is a privately-owned company.

This Complaint Handling Policy is dated 1 October 2021.

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## Introduction

As with all businesses we appreciate that matters do not always go as planned or expected so complaints are part and parcel of doing business. This policy is to assist you to understand how complaints are handled by us and how you can notify us if you have a complaint.

## Notification of complaint

If you are dissatisfied with the service we have provided to you and you want us to take action to address the situation you can notify us through:

- An email to [adviser@alignfinancial.com.au](mailto:adviser@alignfinancial.com.au) (with "complaint" in the subject line)
- Calling our office on 02 9913 9995
- By mail to PO Box 868 Mona Vale NSW 2103
- Visiting our office

The format of the lodgement can be written or oral. We may ask you to confirm our understanding of your oral complaint so that we are all clear on the situation.

If your complaint is in respect of credit services and is about a default notice or hardship, we recommend that you direct that complaint straight to the credit provider so that it can be handled promptly for you; if you make a credit complaint directly to us, we will pass it on to the credit provider for action. You can copy us in on any correspondence and we will provide assistance where possible.

## Assistance

If you need assistance in expressing your complaint, then we are prepared to listen and help you to set out the details. We are also prepared to engage with a person that you may nominate to act on your behalf however we will require that authorised consent from you (unless they are acting under a Power of Attorney).

If you are more comfortable using a language other than English, please let us know so that an interpreter can be engaged.

## Our process

Once we receive your complaint, we will provide you with an acknowledgement in your preferred method of communication with 1 business day.

We will need to gather information from all parties involved in the complaint and consider that information in light of the situation you have brought to our attention; so, we may need to contact you during our assessment to clarify or obtain further information. Our promise is that we will always conduct investigations and assessments in a fair and unbiased manner.

You will receive our final response with clear explanations for our decisions.

Our final response will be provided to you within 30 calendar days of the receipt of the complaint. However, if your complaint is complex or there are unavoidable delays in receiving requested information from you this may impact our meeting that target. In those unexpected situations we will send you a Delay Notification which will set out the reasons for the delay and that you may escalate this to the Australian Financial Complaints Authority (AFCA) whose contact details are set out towards the end of this policy.

## Timeframes

Just to reiterate our timeframes clearly, we will acknowledge a complaint within 24 hours or 1 business day and provide a final response within 30 calendar days (unless we issue a Delay Notification).

## Australian Financial Complaints Authority

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|-----------|--|
| Telephone | 1800 931 678   |
| Email     | <a href="mailto:info@afca.org.au">info@afca.org.au</a> |
| Mail      | AFCA<br>GPO Box 3<br>Melbourne, VIC 3001               |
| Online    | <a href="http://afca.org.au">afca.org.au</a>           |

Making a complaint is at no cost to you.