

Complaints Handling Policy

Resolving your complaint is important to us

We are committed to providing high quality products and services to our clients. If our products or services do not meet your expectations please let us know. We will investigate your concerns as quickly as possible to try to resolve them to your satisfaction.

If you have a complaint please let us know

If you have feedback or a complaint, we want you to tell us about it and give us the opportunity to address your concerns

You can lodge a complaint by doing one of the following:

- Contacting your Perpetual financial adviser, trust manager or client manager directly.
- Via phone, email, postal address or online form of the Perpetual business (Asset Management, Wealth Management or Corporate Trust) that provides your financial product or service, displayed by clicking the corresponding tile on the Perpetual 'Making a complaint' webpage.

There is no cost to you if you raise a complaint with us.

Clients who require additional assistance

We understand that some clients may need extra support to lodge a complaint. If English is not your first language, you can use the Australian Government's Translating and Interpreting Service (TIS National) at no cost. TIS offers assistance in over 150 languages—visit [Translating and Interpreting Service](#) for details.

If you have hearing or speech difficulties, the National Relay Service can help you contact us. You'll need to register for this service—see the [National Relay Service](#) website for instructions.

We also accept complaints lodged by authorised representatives or advocates on your behalf.

Dealing with your complaint

When things don't work out as intended, we are committed to putting things right

When you raise a complaint, we will:

- Listen to your concerns and treat you with courtesy and respect at all times.
- Investigate thoroughly and impartially, considering all relevant facts and circumstances.
- Provide a fair and reasonable resolution, based on the information available and the specifics of your case.

While we may not always agree with your position, we will clearly explain our reasoning and the basis for any decision we make.

Our commitment to you

1. **Acknowledgement.** If you have lodged a written complaint, we will acknowledge receipt of your complaint within 24 hours or as soon as possible after that.
2. **Assess & investigate.** We will aim to resolve your complaint as quickly as we can. Where we can, we will resolve your complaint on the spot or as soon as possible after that.
3. **Provide a response.** If we have not resolved your complaint within five business days of receiving it, we will send you a written response called an Internal Dispute Resolution (IDR) Response. This will include:
 - The final outcome of our investigation into your complaint.
 - If we do not accept or only partially accept your complaint, the reasons for our decision.
 - Information about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response (see AFCA details below).

You will also receive an IDR Response if your complaint relates to:

- Financial hardship.
- A decision or determination made by the trustee of your superannuation fund about your account (including decisions regarding insurance claims).
- Or if you request one.

Maximum timeframes. The maximum response time for your complaint will depend on the type of product or service your complaint is about.

Most superannuation and pension complaints	45 calendar days
Superannuation death benefit distribution complaints	90 calendar days after the expiry of the 28-calendar day objection period
Complaints about traditional trustee company services	45 calendar days
Most complaints about credit and lending products	21 calendar days
Most other complaints (including investments and advice)	30 calendar days

What we need from you

If you are lodging a written complaint, please provide as much information as possible including:

1. The word 'Complaint' in the heading or subject line of the email or letter
2. Your full name, contact details and details of the Perpetual product or service that is the subject of your complaint including your **investor number** or **member number** where applicable.
3. Description of your complaint.
4. Copies of any supporting documents or records.
5. The outcome you would like to resolve the complaint.

Your timely co-operation is appreciated if we follow up requesting additional information, or to advise of additional requirements from you.

We'll keep you informed - your complaint outcome

If your complaint is not resolved within five business days, we will provide a written response outlining the outcome. A written response will also be provided for complaints relating to financial hardship, trustee decisions on your superannuation account (including insurance claims), or upon request.

The level of detail of our written response will reflect the complexity of the complaint and the nature and extent of any investigation conducted and may:

- Outline the key complaint issues that you have raised, and we have investigated.

- Summarise the material facts and circumstances that we have uncovered in investigating your complaint.
- Provide an assessment on whether, on balance, we accept, partially accept or do not accept your position and the rationale that we have applied in forming our view.
- If required, outline what actions we have taken, or are proposing to take to resolve your complaint.

We will also outline your options for taking your complaint further if you are not happy with our response.

If we offer monetary compensation and you accept it as the resolution to your complaint, we will process the payment as quickly as possible—typically within 30 days from the date you confirm acceptance of our offer.

Sometimes complaints are complex or require information from third parties before we can respond. In these situations, we may not be able to provide a response within the standard timeframe. If a delay occurs, we will notify you in writing and keep you informed of our progress.

If you are not satisfied with how your complaint has been handled the Australian Financial Complaints Authority (AFCA) may be able to assist you

If you are not satisfied with:

- The final outcome we have proposed in our response to your complaint;
- Any aspect of our handling of your complaint;
- A delay in responding by the maximum response time that has been notified to you,

AFCA may be able to assist you. AFCA operates the external dispute resolution scheme established by the Commonwealth Government to deal with complaints about financial firms from individuals and small businesses. AFCA service is at no cost to you. Please also know that AFCA can only assist if you raise your complaint with them within the applicable time limit. More information about time limits is available through AFCA's website (www.afca.org.au).

AFCA's contact details are as outlined below:

- Online form: <https://www.afca.org.au/make-a-complaint>
- Phone: 1800 931 678
- Email: info@afca.org.au
- Postal address:
Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Zero tolerance for abuse

We are committed to providing a safe and respectful workplace for our team members. Harassment, bullying, or abusive behaviour will not be tolerated. Our staff must never be subjected to threats, intimidation, or belittling language when assisting with complaints.