

Complaints Policy

VERSION 6.0 | NOVEMBER 2018



AZURE CAPITAL
AZURE CAPITAL SECURITIES

Complaints Policy

Do you have a complaint?

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem.

A 'complaint' is an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

If you are unsatisfied with the products or services that you have received, then please let us know. We will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

If you are not satisfied with the way we have dealt with your complaint, you have a right to contact our external dispute resolution service provider to resolve your complaint.

To assist us in helping you:

1. Gather all supporting documents about your complaint. Then think about the questions you want answered and decide what you want us to do.
2. Next, contact our Dispute Resolution Officer and explain the problem. You can contact us by phone, fax, mail or email. We would prefer your complaint is submitted in writing, so we fully understand your issues.
3. We will then review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to resolve most issues.

How can you contact us?

You can contact us in writing or by telephone:

PO Box Z5340
Perth WA 6831

T: + 61 8 6263 0888

F: + 61 8 6263 0878

E: scp@azurecapital.com.au

W: www.azurecapital.com.au

How long will it take before we get back to you?

Our aim is to resolve your complaint as quickly as possible. We ensure that any complaint is properly considered and responded to swiftly, and in most cases this will be within 21 days.

Complaint Resolution Procedure

The goal of this policy is to achieve an effective resolution of your complaint within a reasonable timeframe, usually 21 days. However, in some cases, particularly if the matter is complex, the resolution may take longer. If this is the case we will keep you informed of our progress.

Once the complaint has been made, we will try to resolve the matter in a number of ways:

1. Request further information - We may request further information from you. You should be prepared to provide us with as much information as possible, including details of any relevant dates and copies of documentation. This will enable us to investigate the complaint and determine an appropriate solution.
2. Discuss options - We will discuss options for resolution with you and if you have suggestions about how the matter might be resolved you should raise them.
3. Investigation - Where necessary, the complaint will be investigated. We will try to do so within a reasonable time frame. It may be necessary to contact other entities in order to progress your complaint.
4. Conduct of our employees - If your complaint involves the conduct of one of our employees we will raise the matter with the employee concerned and seek their comment and input in the resolution of the complaint.
5. The complaint is substantiated - If your complaint is found to be substantiated, you will be informed of this. We will then take appropriate steps to resolve the complaint, address your concerns and prevent the problem from recurring.
6. Referral to our external dispute resolution service - If the complaint is not substantiated, or cannot be resolved to your satisfaction - you can refer the matter to our external dispute resolution service.

What if your complaint is still not resolved?

We hope we will be in a position within 45 days to completely resolve the issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or 45 days have elapsed, you have a right to make a complaint about our complaint handling procedure to our external dispute resolution service.

Azure Capital Limited and Azure Capital Securities Pty Limited are members of Australian Financial Complaints Authority (AFCA). AFCA service is available free of charge at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
T: 1800 931 678
E: info@afca.org.au
W: www.afca.org.au

Privacy Complaints

If you believe that your privacy has been infringed or a breach of the Australian Privacy Principles has occurred, you are entitled to complain. All complaints should initially be in writing and directed to our Compliance Officer. We will respond to your complaint as soon as possible, usually within 30 working days. When this is not possible we will contact you to provide an estimate of how long it will take to handle the complaint.

Where we are unable to resolve your complaints or 45 days have elapsed you may contact AFCA at privacy@afca.org.au.

Complaints that relate to the provision of access to your information or a request to correct credit-related personal information that has not occurred, you may complain directly to AFCA or to the Privacy Commissioner without first complaining to us. The details are:

Officer of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

T: 1300 363 992

E: enquiries@oaic.gov.au

Anonymous complaints

We are unable to deal with anonymous complaints. This is because we are unable to investigate and follow-up such matters unless we know your name. In the event however, that an anonymous complaint is received we will note the issues raised and, where necessary, try and resolve them appropriately.

Azure Capital Limited
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AFSL 464426