



Complaints Policy

Financial Hub Financial Services Pty Ltd
("Finhub Financial Services")

Company:	Financial Hub Financial Services Pty Ltd
ABN:	30 081 992 172
AFSL:	480851
Date Updated:	22 April 2024

Financial Hub Financial Services Pty Ltd Complaints Policy

At Financial Hub Financial Services Pty Ltd (Finhub Financial Services), we are committed to customer focused, effective, and efficient complaint handling. We strive to address each claim genuinely, promptly, fairly, and consistently, ensure each complaint is treated in an un-biased manner, and all allegations are investigated thoroughly.

This document provides information about our dispute resolution process including how and where complaints may be made and how and when we will communicate with you about resolving your complaint.

At Financial Hub Financial Services Pty Ltd, we are committed to customer focused, effective, and efficient complaint handling. We strive to address each claim genuinely, promptly, fairly, and consistently, ensure each complaint is treated in an un-biased manner, and all allegations are investigated thoroughly.

This Complaints policy provides information about our dispute resolution process including how and where complaints may be made and how and when we will communicate with you about resolving your complaint.

If you have a complaint about:

- Financial Hub Financial Services Pty Ltd
- one of our financial advisers

we would like to hear from you. The Finhub Financial Services Complaints Policy applies to all officers, staff and representatives of Financial Hub Financial Services Pty Ltd.

How you can lodge a complaint

To lodge a complaint, please contact the Claims Manager at Finhub Financial Services:

Mail: Level 15 Corporate Centre, 2 Corporate Court, Bundall, QLD, 4217
Phone: 1800 346 482
Email: admin@finhubfs.com
Website: www.finhubfs.com

Our complaint process is free of charge to you. Your complaint does not need to be in writing. If you require any assistance to lodge your complaint, please let us know. You may also choose to authorise a representative to make a complaint on your behalf.

We are bound by the Privacy Act, and we manage and protect your personal information in accordance with the Australian Privacy Principles.

How we will deal with your complaint

We will respond to your complaint in a timely and flexible manner. Our goal is to ensure the earliest possible resolution and we will try to resolve your complaint wherever possible at the first point of contact. Where your complaint is urgent it will be prioritised.

We will ensure you have the opportunity to explain your complaint. To this end we ask that where possible, that you provide the following information about your complaint:

- your full name and contact details

- your date of birth
- if relevant, your financial adviser's or mortgage broker's name
- the names of any service providers, such as any investment, insurance, or credit product providers, associated with your complaint
- any identifying account numbers or other references, such as an investor number, loan number, policy number or superannuation account number
- supporting documentation and
- the resolution you are seeking.

We will address your complaint fairly and consistently, treating each complaint in an un-biased manner, and ensuring all allegations are investigated thoroughly. We will inform the financial adviser or mortgage broker involved about your complaint and ask them to respond to us.

Once your complaint is resolved any agreed outcomes will be implemented in a timely manner.

How and when we will communicate with you about your complaint

We will acknowledge the receipt of your complaint within 1 business day verbally or in writing.

Where this is not possible, acknowledgement will be made as soon as possible.

We will investigate your complaint promptly and respond to you within 30 calendar days. Our response will include:

- The outcome of your complaint including the actions taken to resolve it
- The reasons for our decisions and
- Information about your rights if you are not satisfied with the resolution.

If we are able to resolve the complaint to your complete satisfaction within 5 business days, we may not provide a written response unless you request a response in writing.

Some complex matters may require additional time to thoroughly investigate the complaint and bring it to a resolution. Where additional time is required, we will advise you in writing within 30 calendar days of receiving the complaint. We will explain the reasons for the delay.

We will communicate openly throughout the process.

If you are not satisfied with the resolution of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Your right to lodge a complaint with AFCA

If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent complaint resolution that is free to consumers. The contact details for AFCA are:

Mail: GPO Box 3, Melbourne, Victoria 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au