



## **COMPLAINTS HANDLING AND DISPUTE RESOLUTION POLICY**

The Complaints Handlings and Dispute Resolution Policy (“Policy”) governs the proper management process of complaints and dispute resolution. The purpose of this policy is to demonstrate how to identify, manage and promptly resolve complaints received from external parties to IML. IML’s Board of Directors and management team is committed to handling complaints effectively and efficiently.

### **1. How to make a complaint**

You can raise a complaint with us by post, email or telephone using the details below:

- Email: [iml@iml.com.au](mailto:iml@iml.com.au)
- Telephone: +61 2 9232 7500
- Post: The Complaints Officer  
Investors Mutual Limited  
Level 24, 25 Bligh Street, Sydney, NSW 2000

Your broker, financial adviser or representative can raise a complaint with us on your behalf.

### **2. How do we handle complaints?**

We take all complaints seriously and do our best to address them promptly. We aim to acknowledge receipt of a complaint, or dispute, immediately and seek to resolve all complaints within 30 calendar days after receiving a complaint. In the event that we cannot resolve a complaint within the timeframe, the complaint must be referred to external dispute resolution, Australian Financial Complaints Authority (‘AFCA’). Please refer to the section 4 for more information on AFCA.

### **3. Key steps for dealing with your complaint**

- 1) Receive complaint either verbally or in writing
- 2) Acknowledge your complaint as soon as practicable. This may be in a form of a written or verbal acknowledgement and in any event within no more than three business days of receipt of your complaint.
- 3) Communicate with you about a target resolution date and keep in regular contact, advising the status of the matter and each time confirming when the next communication should be expected.
- 4) We aim to resolve your complaint within 30 calendar days and present a final response in writing including
  - The final outcome
  - If your complaint is rejected, we outline reasons for rejection and provide information on AFCA including contact details

We may need to take more time to resolve your complaint if your complaint is particularly complex or circumstance beyond our control are causing the delay. If this is the case, we will contact you within 30 calendar days of receiving your complaint and explain

- The reason for the delay
- Your right to complaint to AFCA; and
- AFCA contact details

#### **4. What you can do if you are not happy with the outcome?**

If you are not satisfied with the outcome after discussing the complaint with us, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution body specialising in resolving disputes in the financial service industry. IML is a member of the AFCA.

The contact details for AFCA are:

Australian Financial Complaints Authority

Telephone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

*This policy is current as at 20 May 2022*