
Public Complaints Handling Policy

Policy Statement

Australasian Property Investments Limited (APIL) is actively committed to handling complaints effectively and efficiently. We appreciate that matters do not always go as planned or expected so complaints may occur from time to time as a consequence of doing business. We have a customer focused approach to our complaints handling process and support a positive complaints management culture.

This policy provides guidance to our clients on how we receive, manage and resolve complaints. All complaints are welcomed, valued and managed within our complaints handling process on a fair and unbiased basis.

The object of this policy is to ensure that:

- you are aware of how to lodge a complaint with us
- the options available to you if you need additional assistance to lodge a complaint
- the key steps in our complaint handling process
- our response timeframes
- how you can access the Australian Financial Complaints Authority (AFCA) if your complaint is not resolved or you are not satisfied with the decision we make.

Definition of a Complaint

A complaint is an expression of dissatisfaction made to or about APIL, related to its products or services, staff or the handling of a complaint, where a response or resolution to the complaint is explicitly or implicitly expected or legally required.

How to lodge a complaint

If you wish to make a complaint, APIL can be contacted via:

- An email to info@apilgroup.com
- A telephone call to the representative who provided the service, or, if uncomfortable making that approach, directly call (08) 9380 3222
- Visiting our offices at Level 7, 30 The Esplanade, Perth WA 6000
- Mail: PO Box Z5192, St Georges Terrace, Perth WA 6831

We will also respond to complaints made through other methods, including complaints made on social media, in person, or online. We will accept a complaint made by a representative on your behalf. A representative includes a person who is your financial counsellor, legal representative, family member or friend.

Assistance making complaints

The person receiving or managing your complaint will give you any assistance you need to make the complaint to APIL. Please ask this person if you need additional assistance. If you are more comfortable using a language other than English, please let us know so that an interpreter can be engaged.

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How APIL deals with complaints

Acknowledgement

We will acknowledge your complaint within 24 hours (or one business day) of receiving it or as soon as practicable.

Review

We will review your complaint and may contact you to ask for additional information or documentation required to investigate your complaint.

Investigation

We will investigate your complaint in an equitable, objective, and unbiased manner based on the information and documents you have provided us, any other available information and our own investigations into the complaint.

Response

Following our investigation, we will generally respond to your complaint in writing setting out:

- the outcome of the complaint, including any actions we are taking to resolve the complaint and the basis of our decision
- the right to take the complaint to AFCA if you are not satisfied with our response; and
- the contact details for AFCA.

In some cases, we may respond to your complaint verbally where you are satisfied with our resolution or we cannot take any further action to reasonably address your complaint.

We may, at our discretion, resolve your complaint in a number of ways, including by providing:

- information and explanation regarding the circumstances giving rise to the complaint;
- an apology;
- compensation for loss incurred by you as a direct result of the breach (if any); and/or
- other such remedies as we consider appropriate.

Action

We will implement any actions set out in our response to your complaint.

Timeframes

We will acknowledge your complaint within 24 hours or 1 business day.

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We will typically respond to your complaint within 30 calendar days of receiving the complaint unless:

- the complaint is complex; or
- there are circumstances beyond our control which are causing delays.

If we cannot respond to your complaint within 30 calendar days, we will notify you in writing.

Accessing AFCA

If you are dissatisfied with our decision for your complaint, you may refer the complaint to AFCA, an external, independent and impartial ombudsman service of which we are a member. It is free for you to refer your complaint to AFCA. You can contact AFCA using the details below:

Australian Financial Complaints Authority

Telephone: 1800 931 678 (toll free)

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne, VIC 3001

Online: via AFCA website www.afca.org.au

Your Personal Information

As a consequence of gathering information from you we may collect your personal information for the purposes of our investigations and assessments of your complaint. For further information regarding personal information, APIL's Privacy Policy can be found on its website at www.apilgroup.com.