

# Ausbil Investment Management Limited

## Complaints Policy

November 2024

## 1. Overview

As the holder of an Australian Financial Services License (**AFSL**) and provider of financial services to retail clients, Ausbil Investment Management Limited (**Ausbil**) is required to have a dispute resolution system which complies with section 912A(2) of the *Corporations Act 2001 (Cth)* (**Act**). In essence, Ausbil is required to have:

- (a) internal dispute resolution (**IDR**) procedures pursuant to ASIC *Regulatory Guide 271: Internal dispute resolution* (**RG 271**) in respect of complaints received after 5 October 2021; and
- (b) external dispute resolution (**EDR**) by being a member of the Australian Financial Complaints Authority (**AFCA**). AFCA is currently the sole EDR service available to retail clients. Ausbil is a member of AFCA.

## 2. Definition of complaints

Ausbil adopts the same definition of 'complaint' as referred to in RG 271 noting that ASIC (in RG 271) adopted the definition from AS/NZS10002:2014.

Accordingly, a 'complaint' is:

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

An expression of dissatisfaction may be expressed in writing, verbally or on social media.

Investors have the right to have their complaints about any of our managed funds (**Funds**) accepted and reviewed, free of charge.

We have a process for resolving such complaints that includes a clear internal escalation process, internal accountability and information on other avenues that clients can pursue if they seek further resolution.

## 3. How to lodge your complaint

We are committed to providing the highest level of service and products to our clients. However, if you are dissatisfied with our services or products you can lodge a complaint by contacting us:

**Mail:** Attention: Chief Compliance Officer  
Ausbil Investment Management Limited  
GPO Box 2525  
Sydney NSW 2001

**Email:** [contactus@ausbil.com.au](mailto:contactus@ausbil.com.au)

**Telephone:** (02) 9259 0200

Please record your complaint in writing, if possible, outlining the name in which you hold your investment, the Fund(s) you are complaining about and the key issues you would like to raise.

You may also wish to lodge a complaint by phoning us on the number above. If you require any additional assistance to lodge a complaint, we will accept complaints made by your representative including financial advisers, legal representatives, family and friends.

## 4. How your complaint is managed

We take great care in seeking to resolve complaints. When we receive your complaint, the following steps occur:

1. You will receive an acknowledgement that we have received your complaint within 24 hours (or one business day) or as soon as practicable.

2. Once our Chief Compliance Officer (or delegate) has collected all required information about the complaint, we will conduct our investigation and assessment.
3. We will aim to resolve the complaint as quickly as we can.
4. If the complaint is not resolved within 5 business days, we will provide you with a final written response within 30 calendar days from the date of receipt of your complaint. The final response letter will outline our findings, proposed resolution, and your right to take the complaint to the Australian Financial Complaints Authority (**AFCA**).

## 5. What happens if you are not happy with the outcome of Ausbil's handling of the complaint?

As a client, if you do not agree with the outcome of Ausbil's internal complaints process, you are entitled to apply to AFCA to have your matter independently reviewed.

AFCA's service is generally only available to 'retail clients' (as defined in the Corporations Act). Indirect investors must generally contact their IDPS platform operator if they wish to make a complaint or if they are unsatisfied with how a complaint has been handled.

The contact details for AFCA are outlined below:

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

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

**Telephone:** 1800 931 678 (9:00am–5:00pm AEST weekdays)

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

For the hearing and speech impaired, AFCA can be contacted via National Relay Service ([www.accesshub.gov.au/about-the-nrs](http://www.accesshub.gov.au/about-the-nrs)):

**Voice Relay:** 1300 555 727

**TTY:** 133 677

**SMS Relay:** 0423 677 767

## 6. Policy Review

<b>Version Control</b>		
<b>Frequency of review:</b> Annually or more frequently if required		
<b>Document owner:</b> General Counsel and Chief Compliance Officer		
<b>Version</b>	<b>Approval</b>	<b>Reason for the changes</b>
Version 3	ExCo – March 2020	Annual review
Version 4	ExCo – February 2021	Annual review
Version 5	ExCo – October 2021	Annual review
Version 6	ExCo – August 2022	Annual review
Version 7	ExCo – August 2024	Annual review
Version 8	ICC – November 2024	Annual review, include AFCA details for the hearing and speech impaired, consistent with FSG