

COMPLAINTS POLICY

APS BENEFITS GROUP

The APS Benefits Group Ltd (APSBG) is committed to dealing with complaints in a positive, respectful and flexible manner.

In the conduct of its business, APSBG is bound by ASIC Regulatory Guide 271 (RG 271) which governs the resolution of internal disputes by companies holding an Australian Financial Services Licence. .

APSBG has a number of wholly owned subsidiaries listed here.

- APS Financial Planning Pty Ltd.
- APS Tax, Accounting & Business Services Pty Ltd.
- APS Savings Ltd; and
- APS Wills & Estates Pty Ltd

Of these, APS Savings Ltd is also bound by RG 271 and by this Complaints Policy. (Complaints concerning other subsidiaries should be referred to directors or staff of that subsidiary).

Unless otherwise indicated, references in this Privacy Policy to “we” and “us” include APSBG and APS Savings Ltd (together “APS Group”).

References to “you” and “your” can include any retail client of APS Group, who may complain to or about us.

What is a Complaint

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.

How clients may lodge a Complaint

- By letter posted to:
 - o APS Benefits Group Ltd
 - o PO Box 326
 - o North Melbourne VIC 3051
- By email to feedback@apsbenefitsgroup.com.au
- By telephone to 03 9322 2009 or 1300 131 809
- In person at 440 William Street, West Melbourne, VIC, 3003
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Options available if you need additional assistance to lodge a Complaint

- For non-English speakers, please authorise an English-speaking trusted friend or relative (or other professional representative) to contact the office for assistance.
- Persons with a disability can contact any member of staff by the most convenient means, to request assistance.

Key steps for dealing with Complaints

- Where possible, the person within APS Group, who receives the Complaint will have authority to assess and resolve the complaint either immediately, or after brief consultation with another relevant staff member.
- If necessary, the Complaint will be referred to the team leader responsible for the relevant service, who will assess and investigate the complaint, and provide a formal IDR response.
- Those matters which cannot be resolved by the previous steps, or those which are complex or raise important issues with wider effect, will be referred to the complaints manager/CEO/legal division for full review, and investigation.

Response Timeframes

Step	Maximum Timeframe under RG 271	Our goal
Acknowledgement of complaint received	Within 24 hours (or one business day) of receipt	Same day or, if received after hours, by midday on the next business day
Response/resolution (or referral) by initial contact	Within 30 days	Within 3 business days
Response/resolution (or referral) by team leader	Within 30 days	Within 5 business days
Response/resolution by complaints manager/CEO/legal division	Within 30 days	Within 10 business days

What if a Complaint is not resolved?

If you are dissatisfied with our response to a complaint, then you can seek a review of our decision by going to the Australian Financial Complaints Authority (AFCA) by contacting free call 1800 931 678, completing a Dispute Form and posting it to AFCA at GPO Box 3, MELBOURNE VIC 3001.

Contacting us

If you have any queries concerning any aspect of this policy or our practices, please contact our Complaints Officer by telephoning us on 1300 131 809 and asking for the Complaints Officer or by simply emailing feedback@apsbenefitsgroup.com.au.