

Paragem

Complaints Process

Paragem is committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our Financial Advice or Credit Assistance Services, you should take the following steps:

CONTACT YOUR ADVISER:

In the first instance please contact your Adviser who provided you with the particular service and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

INTERNAL DISPUTE RESOLUTION:

If you have raised your concern with a Paragem Authorised Representative and the matter has not been resolved to your satisfaction, our Dispute Resolution can assist. There are three ways you can lodge your complaint:

- By telephone: 02 8036 6490
- In writing (by mail): Mail your written complaint to:
The Responsible Manager
Paragem Pty Ltd
GPO Box 4463
Sydney, NSW 2001
- By email: info@paragem.com.au

Please provide full details of the complaint including:

- **Your full name and contact details**
- **Your Advisers name**
- **Provide all supporting documentation**
- **Clearly identify the resolution you are seeking**

We will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within 5 business days however some complaints do take more time than others. We expect to resolve all complaints within 30 days. If we do not resolve your complaint within 30 days we will advise you of the reasons for the delay, your right to contact the Australian Financial Complaints Authority (AFCA) if you are dissatisfied, as well as AFCA's contact details.

You can access our complaints policy [here](#).

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EXTERNAL DISPUTE RESOLUTION

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA accepts complaints in regards to either:

- a financial planning or advice matter;
- a credit assistance matter; or
- a superannuation matter

AFCA can be contacted by one of the following alternatives

- **By telephone: 1800 931 678 (free call)**
- **In writing (by mail):**
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
- **By email: info@afca.org.au**
- **Website: www.afca.org.au**

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.