

Complaints Handling Policy

This policy outlines the procedures and standards for handling complaints. It ensures that complaints are addressed fairly, objectively and without actual or perceived bias, in accordance with regulatory requirements and best practices.

Lodging a Complaint

If you have a complaint about the financial services provided to you, you should contact your adviser or Johnsons MME and tell us about your complaint.

You may lodge your complaint via any of the following methods:

- Directly with your adviser in person (face to face), via phone or in writing either by post or email, and/or;
- To Johnsons MME (via one of the following methods):

Phone:	02 60239100
Email:	financialadvisory@jmme.com.au
In writing or in person:	Level 2, 520 Swift Street, Albury, NSW, 2640

Assistance for Complainants

If you are unable to lodge your complaint yourself, we encourage you to seek the assistance of a representative of your choosing who may lodge your complaint on your behalf.

Complaint Handling Process

- *Acknowledgement*

Complaints will be acknowledged promptly, generally within 1 business day of receipt or as soon as possible.

- *Assessment and Investigation*

Complaints will be assessed to determine the appropriate course of action. Investigations will be conducted impartially and thoroughly, considering all relevant information.

- *Internal Dispute Resolution (IDR) Response (and timeframes)*

If we are unable to resolve your complaint to your satisfaction within five business days (in the first instance), then we will respond to you in writing within 30 calendar days from the date that we receive your complaint. If we anticipate delays in our response, we will advise you as soon as possible but no later than the 30-day response period. Our written response to you will include:

- the final outcome of your complaint
- your right to take the complaint to AFCA if you are not satisfied with the IDR response
- the contact details for AFCA

Escalation to Australian Financial Complaints Authority (AFCA)

If you feel our response and/or determination is inadequate or if you have not received a response within 30 days, you have the right to complain to the Australian Financial Complaints Authority Limited (AFCA).

Johnsons MME is a member of AFCA and they can be contacted on 1800 931 678.

You can also submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

This service is provided to you free of charge.