

### 1 Purpose

This policy documents JBWere Limited's (JBWere) internal complaint handling process.

### 2 Overarching principles of JBWere's complaint handling process

JBWere's complaint handling process is governed by the following principles:

- JBWere will not charge clients anything for the complaints handling process;
- Complainants should be treated with respect, empathy and courtesy;
- We will act honestly and fairly in the handling of all complaints;
- Where a client has experienced financial impact due to our actions, we will compensate clients fairly in accordance with the JBWere Client Compensation and Remediation Standard;
- We will be sensitive to client's needs during the complaint handling process, particularly if they are experiencing vulnerability;
- JBWere will investigate each complaint in-depth and without unnecessary delay;
- Complaints will attempt to be resolved in a short timeframe; and
- We will co-operate with external dispute resolution bodies.

### 3 How a complaint can be lodged with us

Complaints can be received:

- Over email;
- Over phone;
- In writing; and
- Face-to-face.

Your Adviser or the Investor Services Team is best placed to receive your complaint initially. The Investor Services Team can be contacted on 1800 812 267.

You can also reach out to our Compliance Team who handles all complaints. The Compliance Team can be reached by:

- Email at: **Complaintsmanagement@JBWere.com**
- Write to: Manager, Regulatory Compliance  
JBWere Limited  
GPO Box 4370  
Melbourne VIC 3001

### 4 Assistance required for lodging complaints

If you require assistance in lodging your complaint, please reach out to your Adviser or the Investment Services Team who can be contacted on 1800 812 267. You can also write to our Compliance Team who handles all complaints. The Compliance Team can be reached by:

- Email at: **Complaintsmanagement@JBWere.com**
- Write to: Manager, Regulatory Compliance  
JBWere Limited  
GPO Box 4370  
Melbourne VIC 3001

### 5 JBWere's process for handling complaints

JBWere's internal process for handling complaints aims to ensure that complaints are resolved in a timely, fair and consistent manner. Our internal process is:

1. We acknowledge that we have received the complaint;
2. We aim to resolve the complaint immediately, if possible;
3. Where we cannot resolve the complaint immediately, JBWere's Compliance Team will investigate the complaint and conclude on an appropriate resolution;
4. The complainant will be informed of the resolution within 30 days; and
5. If we are unable to conclude on the resolution within 30 days, we will provide the complainant with the details to the Australian Financial Complaints Authority (AFCA).

### 6 Response timeframes

We are required to provide a final response to a complaint within 30 calendar days of the complaint being lodged.

### 7 The Australian Financial Complaints Authority (AFCA)

If a complainant is not satisfied with JBWere's response to their complaint, they may be entitled to refer this matter to AFCA. AFCA is an independent external complaints resolution body. JBWere's AFCA membership number is 14743. The contact details for AFCA are:

**Mail:** GPO Box 3, Melbourne VIC 3001

**Telephone:** 1800 931 678

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

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