

Today, tomorrow, **together.**

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FLINDERS

Policy Document

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COMPLAINT HANDLING POLICY

Flinders Financial Services Pty Ltd ("Flinders Financial") is committed to conducting its business in accordance with all applicable laws and regulations. Flinders Financial has an obligation to comply with its general obligations under section 912A(1) of the Corporations Act 2001 including facilitating the timely identification, escalation and rectification of complaints. This means that the management of the actual and potential impact, including the potential to minimise complaints from occurring in the future, can be efficiently managed

As with all businesses we appreciate that matters do not always go as planned or expected so complaints are part and parcel of doing business including providing financial planning services as we do. This policy is to assist you to understand how complaints are handled by us and how you can notify us if you have a complaint.

What is a complaint?

A complaint is:

"An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required".

Notification of complaint

A complaint can be submitted via several sources depending on the nature of the complaint. If you are dissatisfied with the service we have provided to you and you want us to take some action to address the situation you can notify us:

- Via phone
- Via Email
- In Writing
- In person;

Your Adviser or the representative who provided the service, is best placed to receive your complaint initially. You can also reach out to the Complaints Officer who handles all complaints. The Complaints Officer can be reached by:

- An email to charlie.aplin@flindersfinancial.com.au
- A telephone call to: 08 9483 0755
- Visiting our offices

The format of the lodgement can be written or oral. We may ask you to confirm our understanding of your oral complaint so that we are all clear on the situation.

Assistance

If you need assistance in expressing your complaint, then we are prepared to listen and help you to set out the details. If you require assistance in lodging your complaints, please reach out to your Adviser or the Complaints Officer. We are also prepared to engage with a person that you may nominate to act on your behalf however we will require that authorised consent from you (unless they are acting under a Power of Attorney).

If you are more comfortable using a language other than English, please let us know so that an interpreter can be engaged.

Our process

Once we receive your complaint, we will provide you with an acknowledgement in your preferred method of communication with 1 business day.

We aim to resolve the complaint immediately, if possible. However, where we cannot resolve the complaint immediately, the Complaints Officer will investigate the complaint and conclude on an appropriate resolution.

We will need to gather information from all parties involved in the complaint and consider that information in light of the situation you have brought to our attention; so, we may need to contact you during our assessment to clarify or obtain further information. Our promise is that we will always conduct investigations and assessments in a fair and unbiased manner.

When we have completed our investigation, we will provide the complainant with a written response, with clear explanations of our decision(s). This will include:

- the outcome of our investigation of the complaint;
- the reasons for our decisions;
- any right to take the complaint to AFCA; and
- information on how the complaint can be taken to AFCA if the complainant is not satisfied with our response.

You will receive our final response with clear explanations for our decisions.

Our final response will be provided to you within 30 calendar days of the receipt of the complaint. However, if your complaint is complex or there are unavoidable delays in receiving requested information from you this may impact our meeting that target. In those unexpected situations we will send you a Delay Notification which will set out the reasons for the delay and that you may escalate this to the Australian Financial Complaints Authority (AFCA) whose contact details are set out towards the end of this policy.

Timeframes

Just to reiterate our timeframes clearly:

Acknowledgement of a complaint	24 hours or 1 business day
Final response	30 calendar days generally unless we issue a Delay Notification



Contact us by

Telephone: 08 9483 0755
Email: charlie.aplin@flindersfinancial.com.au or info@flindersfinancial.com.au
Face to Face: Level 2, 179 St Georges Terrace PERTH WA 6055
Mail: PO Box Z5104, Perth WA 6831

Contact details for the Australian Financial Complaints Authority

Telephone: 1800 931 678 between 9:00am–5:00pm AEST/AEDT weekdays
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001
Online: [Online complaint form \(afca.org.au\)](https://www.afca.org.au)

Importantly making a complaint is at no cost to you at all at any stage.