



IOOF

Thank you for taking the time to voice your concerns with us and allowing us the opportunity to review your complaint. We are sorry that you are unhappy with our service. We understand that navigating financial services can be difficult, and we aim to make the experience as stress free as possible. We will provide you with a written response that clearly outlines our position on your complaint, with supporting documents (where applicable).

Complaints Process

The Internal Dispute Resolution (IDR) team at IOOF will conduct an independent review of your complaint.

We will review your complaint and the information you provide. We will take into consideration relevant account history, disclosures, and relevant legislation to ensure we come to a fair and reasonable outcome.

Keeping you updated

We will keep you updated throughout the duration of your complaint. We will contact you via phone or email (or a method of your choice) to provide you with updates on your complaint.

We will also be in touch with you if we require information from you to assist in our investigation.

Response Time

Under legislation, we have the following timeframes to provide you with a written response to your complaint;

- Super – 45 days
- Non-Super – 30 days
- Death Claim – 90 days

We will do our best to provide you with a response as quickly as possible, however complex cases that may involve complex calculations and/or investigations may take us longer to resolve.

We will always do our best to respond as quickly as possible while maintaining our high-quality standard.

Next Steps if Your Complaint is Not Resolved

If you are not satisfied with the outcome of your complaint, you can request a review of your complaint by the Australian Financial Complaints Authority (AFCA). The AFCA service is free for you to access and your case will be independently reviewed by an AFCA Case Manager. You can read more about the AFCA process and time limits that apply at: <https://www.afca.org.au/what-to-expect/the-process-we-follow>

AFCA can be contacted on the following details:

- **Telephone** (free call within Aus): 1800 931 678
- **Online:** <https://www.afca.org.au/make-a-complaint>
- **Email:** info@afca.org.au
- **Mail:** GPO Box 3, Melbourne VIC 3001