

# Complaints Policy

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Genesys' complaints policy provides a framework for handling complaints. Through the Financial Ombudsman Service (FOS), you are able to access an external complaints resolution mechanism. We are governed by the rules of FOS in relation to a complaint referred to them and the underlying principles set forth in this policy demonstrate our commitment to this process. If you are unsure about anything in this policy you can discuss it with your adviser and/or our complaints officer.

## Underlying principles

The underlying principles of this complaints policy are commitment, fairness, visibility and accessibility. Of course, complaints are investigated and handled free of charge.

### Commitment

We are committed to responding in a positive manner to a complaint, regardless of the nature and the remedy sought. We acknowledge that you have the right to complain and the expectation that the complaint will be treated as a priority and dealt with early and efficiently.

### Fairness

We maintain a process of transparency in dealing with a complaint. That is the parties to the complaint have the right to know and understand the process and procedures involved in addressing a complaint, including time lines, responses and possible independent review. All complaints shall be treated in a manner that is unbiased and fair to both you and the complaint recipient.

### Visibility

We are committed to ensuring that our complaints handling mechanism is advertised to all who may be affected by it. This would include a reference in our documentation received by our clients and our staff and advisers. This heightens awareness and gives the complainant and any other party to the complaint confidence in dealing with us.

### Accessibility

Our system for handling complaints is accessible to those parties who are involved in the complaint. In this regard we respect the rights and confidentiality of the parties. Accordingly you will be able to access this policy and communicate with our complaints officer as deemed necessary by you.

## Our procedure

### If you have a complaint who should you refer it to?

Exercise your right and refer your complaint to your adviser. If your adviser cannot resolve your complaint to your satisfaction refer your complaint to:

Complaints Officer  
Genesys Wealth Advisers Limited  
Locked Bag 26, Epping NSW 1710  
Phone: 1800 066 577 Fax: (02) 9869 0842  
Email: [complaints@genesyswealth.com.au](mailto:complaints@genesyswealth.com.au)

If your complaint remains unresolved to your satisfaction, your complaint can be referred to:

Financial Ombudsman Service  
G PO Box 3, Melbourne, VIC 3001  
Phone: 1300 780 808 Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)

The Australian Securities and Investment Commission (ASIC) also has an infoline 1300 300 630.

Please note that you can forward your complaint directly to our complaints officer, bypassing your adviser. If you refer your complaint directly to FOS, bypassing your adviser and us, FOS will most likely request you to attempt to resolve your complaint with us first.

### If you lodge a complaint with us, what should you provide?

While you are entitled to communicate your complaint via phone, we encourage you to make a written submission with copies of all documents that support your complaint. The complaint should have a clearly identifiable basis and adequately set out the remedy you seek. Examples of the type of complaint you may wish to lodge include an apology, an explanation, or a claim for compensation for loss and interest. You should retain a copy of your complaint and supporting documentation. In order for us to comprehensively assess the merits of your complaint, we may need to contact you and clarify information. Accordingly, please provide a current postal address and contact telephone number.

We should also be notified if you have any special requirements such as an interpreter. If you retain a third party to act on your behalf we will communicate with that third party provided we receive your signed authorisation.

### What happens once you lodge your complaint with us?

Within two working days of the complaints officer receiving your complaint, whether orally or in writing, we will notify you in writing of receipt. Your complaint will be forwarded on to the complaint recipient who will be given the opportunity to review your complaint, investigate the claims and formulate a reply to the complaints officer.

Within 45 days from the date of receipt of your complaint we will provide you with a written report indicating our investigation of your complaint and advising you of our position. Should we anticipate not being able to provide you with this report within the stated time frame we will notify you of the reasons for the delay and a new date by when you can expect to receive our report.

We will log your complaint on our internal complaints register and during the investigation of the complaint, where appropriate, provide you with progress reports. Your complaint may also be referred to our professional indemnity insurers in accordance with the terms of our professional indemnity policy.