



RUBICONEM

COMPLAINTS POLICY

Rubiconem Pty Ltd

AFSL 518784 / ABN 77 633 533 954

V1.0 / 5 October 2021

Rubiconem Pty Ltd Complaints Policy

At Rubiconem Pty Ltd, we are committed to providing you with a high standard of client service. We are also committed to customer focused, effective and efficient complaint handling. We strive to address each claim genuinely, promptly, fairly and consistently, ensure each complaint is treated in an un-biased manner and all allegations are investigated thoroughly.

This document provides information about our dispute resolution process including how and where complaints may be made and how and when we will communicate with you about resolving your complaint.

If you have a complaint about:

- Rubiconem Pty Ltd;
- Palladium Wealth Partners Pty Ltd;
- one of our financial advisers; and/or
- one of the products issued or distributed by us

then we would like to hear from you.

The Rubiconem Complaints Policy applies to all organisations within Rubiconem Pty Ltd and all subsidiary companies which are set out at the end of this policy.

How you can lodge a complaint

If you wish to make a complaint, please contact the Rubiconem Compliance Manager per the information below:

Mail: Compliance Manager

Rubiconem Pty Ltd
Suite 3, Level 1, 148 Greenhill Road
PARKSIDE SA 5063

Phone: (08) 8272 2298

Online: www.rubiconem.com.au

Email: enquire@rubiconem.com.au

Our complaint process is free of charge to you. Your complaint does not need to be in writing. If you require any assistance to lodge your complaint, please let us know. You may also choose to authorise a representative to make a complaint on your behalf.

We are bound by the Privacy Act, and we manage and protect your personal information in accordance with the Australian Privacy Principles.

How we will deal with your complaint

We will respond to your complaint in a timely and flexible manner. Our goal is to ensure the earliest possible resolution and we will try to resolve your complaint wherever possible at the first point of contact. Where your complaint is urgent it will be prioritised.

We will ensure you have the opportunity to explain your complaint. To this end we ask that where possible, that you provide the following information about your complaint:

- your full name, date of birth and contact details;
- if relevant, your financial adviser's name;
- the names of any service providers, such as any investment, insurance or product providers, associated with your complaint;
- any identifying account numbers or other references, such as an investor number, member number, policy number or superannuation account number;
- supporting documentation; and
- the resolution you are seeking.

We will address your complaint fairly and consistently, treating each complaint in an un-biased manner, and ensuring all allegations are investigated thoroughly. We will inform the financial adviser involved about your complaint and ask them to respond to us.

Once your complaint is resolved any agreed outcomes will be implemented in a timely manner.

How and when we will communicate with you about your complaint

We will acknowledge the receipt of your complaint within 1 business day verbally or in writing. Where this is not possible, acknowledgement will be made as soon as possible.

We will investigate your complaint promptly and **respond to you within 30 calendar days**. Our response will include:

- the outcome of your complaint including the actions taken to resolve it;
- the reasons for our decisions; and
- information about your rights if you are not satisfied with the resolution.

If we are able to resolve the complaint to your complete satisfaction within 5 business days, we may not provide a written response unless you request a response in writing.

Some complex matters may require additional time to thoroughly investigate the complaint and bring it to a resolution. Where additional time is required, we will advise you in writing within 30 calendar days of receiving the complaint. We will explain the reasons for the delay.

We will communicate openly throughout the process.

If you are not satisfied with the resolution of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Your right to lodge a complaint with AFCA

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent complaint resolution that is free to consumers.

The contact details for AFCA are:

Mail: GPO Box 3, MELBOURNE VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Online: www.afca.org.au

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge information line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

About this Policy

We may amend or update our Complaints Policy as required by law or as our business processes or technology changes.

We will post the updated policy on our website www.rubiconem.com.au. We encourage you to check our website from time to time to view our current policy or contact us for a printed copy.

The Rubiconem Complaints Policy applies to the following organisations which are all part of the Licensee's Group:

- Rubiconem Pty Ltd ABN 77 633 533 954
- Palladium Wealth Partners Pty Ltd ABN 63 164 716 858

