

Complaint Policy

We are committed to providing quality advice and services and ensuring you are comfortable approaching us with any feedback, concerns, or complaints.

We promise to listen to you and work with you to a timely, fair and reasonable solution.

Our complaints policy below explains:

- What you should do and what you can expect if you express dissatisfaction with us, our staff, the products we advise on, our services, and or this complaint handling process
- How we provide a free service that openly invites your views and supports you in communicating with us
- How long it generally takes to investigate your concerns
- How we keep you updated about our process aimed at resolving your concerns
- Your right to an external review of our decision at any time.

We encourage you to first communicate to the person you most feel comfortable with regarding any feedback, concern, or complaint. This person may be your financial adviser, and or you may prefer to contact our Complaints Officer:

Phone:	(03) 5229 1290 9:00am–5:00pm AEST/AEDT weekdays
Email:	admin@spinell.com
In writing/person	Attention: Joanne Klemke Complaints Officer PO BOX 252 BELMONT VIC 3216

You may also prefer to appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative, or financial counsellor, who you can authorise to talk to us on your behalf.

Please let us know if you have any special needs or require additional support. Our complaints process and any support you might need to communicate with us or access our complaints process is provided free of charge.

Ideally, we will seek to acknowledge and resolve your issue, concern, or complaint as soon as possible and within 30 days (or less in hardship cases). Where we need to investigate and explore how best to resolve your concerns, we will work with you over this period and keep you updated on the progress of your complaint.

Where our investigation takes longer than 5 business days to resolve your complaint to your satisfaction, we will provide you a written outcome to your complaint, explaining our reasoning.

Where our complaint is complex, or circumstances arise outside of our control, we cannot provide you an outcome within 30 days. Instead, we will explain in writing our reasons within 30 days and outline a fair and reasonable expected date of when we can provide an outcome to your complaint.

If you are not satisfied with the response you receive or your complaint is not resolved within the 30 calendar days, you have the right to contact the Australian Financial Complaints Authority (AFCA).

Financial Adviser Network Pty Ltd
Spinell Financial Services Pty Ltd

AFCA is an ASIC-approved external dispute resolution body and provides fair and independent financial services complaint resolution free to consumers.

Australian Financial Complaints Authority Limited

Toll Free Number 1800 931 678

9:00am–5:00pm AEST/AEDT weekdays

In Writing GPO Box 3, Melbourne VIC 3001

Web www.afca.org.au

Email info@afca.org.au

Fax (03) 9613 6399