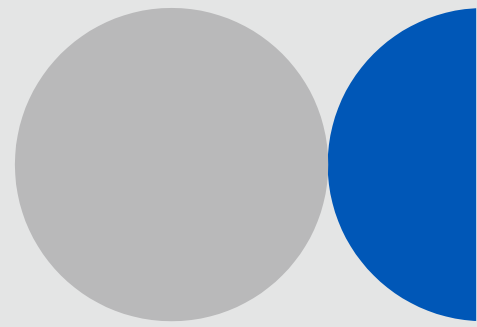


What to do if you have a complaint



Our commitment to you

At abrDN Oceania Pty Ltd ('abrDN') we are committed to providing our clients with the highest quality of services and products. We understand that sometimes things can go wrong. You're important to us, so if you've reason to complain we want to know. We'll try to resolve the complaint quickly in a professional and helpful way.

abrDN Oceania Pty Ltd (ABN 35 666 571 268) is a Corporate Authorised Representative (CAR No. 001304153) of MSC Advisory Pty Ltd, ACN 607 459 441, AFSL No. 480649 and Melbourne Securities Corporation Limited, ACN 160 326 545, AFSL No. 428289.

What is a complaint?

- A complaint is an expression of dissatisfaction made to or about abrDN, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.
- A complaint may be written or verbal and may be delivered by many mediums including telephone, email, letter, social media, in person or online.

How we deal with complaints

The time it takes to resolve your complaint will depend on how complex it is and how much investigation we have to do. We'll always try to resolve your complaints as quickly as possible, keeping you informed of our progress.

In line with our policy for managing complaints, we will:

- Acknowledge your complaint within 24 hours of the time we receive it and record the details in our Complaints Register
- Review the merits of the complaint, determine appropriate action to address the concern and keep you informed of our progress
- Aim to provide a written response about our findings within 30 days. We will clearly explain the reasons behind our decision and what action we will take to rectify it, if appropriate.

In the unlikely event that we are unable to resolve your complaint within 30 days, we will inform you accordingly in writing and let you know when we expect to finalise the matter. We will also inform you of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) and provide you with information on how to contact them.

How you can contact us

If you have a complaint about one of your investments with us or any aspect of the service you have received from abrDN you can contact our Client Services.



Call us on

Calling within Australia (toll free) 1800 636 888

Calling from outside Australia +61 3 9612 4646



Email us at

clientservice@sghiscock.com.au

If you're not satisfied

If, despite our best efforts, you are not satisfied with the outcome or believe your complaint has not been satisfactorily dealt with you may wish to contact an external dispute resolution service.

AFCA Contact Details

Phone

1800 931 678

Email

info@afca.org.au

Online

<https://afca.org.au/>

