

## **Our commitment to resolving your complaints effectively**

At Aviva Investors, we aim to provide you with the level of service you would expect from a professional investment manager. If you feel you have cause to complain about a financial product or service provided to you, you are welcome to do so. Indeed, under law you have the right to complain if you are not satisfied with any aspect of a financial product or service we provide.

Aviva Investors acknowledges this right of investors and has in place procedures for handling client complaints, including complaints relating to the misuse of personal information. Our Complaints Handling Procedures have been developed in accordance with the Australian Standard on Complaints Handling (AS 4269-1995) and Policy Statement 165 issued by the Australian Securities and Investment Commission (ASIC).

This flyer outlines our approach to dealing with your complaint – what action you may take and our commitment to finding an acceptable solution. Investors should note that Aviva Investors' internal dispute resolution service is provided free of charge.

## **Our Policy**

Aviva Investors has a strong commitment to meeting the needs of our clients, and we consider seriously any complaint received about our financial products or services. Whatever the issue, we will deal with your complaint as efficiently as possible to reach an outcome that is satisfactory to you. In our view, your feedback is important as it helps us to improve the products and services we provide. Aviva Investors' Complaints Handling Procedures are designed to ensure investors have a fair, efficient and accessible avenue for expressing dissatisfaction with our financial products or services, or for lodging a complaint.

In line with our commitment, we have appointed a Complaints Officer. The Complaints Officer is a senior member of Aviva Investors' staff responsible for ensuring all complaints are dealt with in accordance with our Complaints Handling Procedures and relevant legislation.

## **Making a complaint**

You can make a complaint to Aviva Investors by phone, fax or e-mail, or by letter. Details of our phone, fax and e-mail facilities are as follows:

Toll free phone number: 1800 671 849

Fax: (03) 9220 0333

E-mail: [investorservices.au@avivainvestors.com](mailto:investorservices.au@avivainvestors.com)

Any written complaint should be addressed to the Complaints Officer.

Complaints by letter should be forwarded to:

Aviva Investors  
Reply Paid 2007  
Melbourne VIC 3001

## **What we will do**

### **Verbal Complaints**

Complaints made by phone can usually be resolved immediately. However, if your verbal complaint requires further investigation, we will write to you acknowledging receipt of your complaint and advising you of our proposed course of action, including the expected time frame for resolution. For complaints that can't be resolved immediately, we aim to provide you with a satisfactory written resolution within five business days of receipt of your complaint. For more complex complaints requiring a longer time frame for resolution, we will advise you in writing of the expected date for resolution. We will ensure you are kept informed of the progress of your complaint. In all cases, will respond to a complaint within a maximum period of 45 days from receipt.

### **Written complaints**

For all written complaints, we will write to you acknowledging receipt of your complaint and advising you of our proposed course of action, including the expected time frame for resolution. We aim to provide you with a satisfactory written resolution within five business days of receipt of your complaint.

For more complex complaints requiring a longer time frame for resolution, we will advise you in writing of the expected date for resolution. We will ensure you are kept informed of the progress of your complaint. In all cases, will respond to a complaint within a maximum period of 45 days from receipt.

### **Recording of complaints**

Whichever method you choose to make your complaint, we will record your complaint on our complaints database. A copy of the database entry, along with the acknowledgment letter and all further correspondence to you, will be stored on your investor file for future reference if necessary.

This information is also maintained in our complaints file to allow us to monitor our service standards and to identify any systemic issues or recurring complaints.

## **Remedies for resolving complaints**

Aviva Investors may offer the following remedies to resolve your complaint:

- Apology;
- Reduction or refund of fees paid (provided such complies with the PPL differential fee policy and the ASIC Policy Statement);
- Compensation;
- Additional information;
- Disciplinary action against staff member/s of Aviva Investors and/or mediation.

## **If you're not happy with the outcome**

We will endeavour to resolve your complaint to your satisfaction. However, if your complaint is not resolved within the 45-day period or if you are not satisfied with the outcome, you can refer it to an external independent body for resolution. The external dispute resolution schemes applicable to Aviva Investors' financial products and services are listed on the following page.

## **Financial Ombudsman Service (FOS)**

FOS is an external dispute resolution scheme registered with ASIC. Aviva Investors is a member of the scheme and, as a result, FOS provides its services to you free of charge. The contact details for FOS are as follows:

Phone: 1300 780 808

Fax: (03) 9613 6399

Email: [info@fos.org.au](mailto:info@fos.org.au)

Address:

GPO Box 3  
Melbourne VIC 3001

Please note that while there is no charge for using the services provided by FOS, you must be able to demonstrate that you raised your concerns with us so we could attempt to resolve the matter before the complaint was referred to FOS.

## **Privacy Commissioner**

If you are dissatisfied with our response to a complaint regarding misuse of your personal information, you can lodge a complaint with the Privacy Commissioner. The Privacy Commissioner has the power to investigate the complaint and, if it can't be resolved, to make a determination in relation to the complaint.

Contact details for the Privacy Commissioner are as follows:

Phone: 1300 363 992 GPO Box 25218

Fax: (02) 9284 9666 Sydney NSW 1042

Email: [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)