



How to make a complaint

We want to give our clients the best experience, so if you're unsatisfied in any way we'd like you to tell us about it.

We'll take your feedback seriously and aim to resolve your complaint in a respectful, fair and reasonable way as quickly as we can. We ask that you treat us with respect also and provide us with reasonable assistance during the process.

Our complaints process

1. Collect any documents or records that relate to your complaint, including information on any relevant times, dates and names that could assist our investigation.
2. Get in touch with us and tell us about your complaint, including what happened and how you think it could be fairly resolved. You may need to provide us with some personal information, including your name and contact details which we will collect in accordance with our privacy policy located here: <https://www.saltfinancialgroup.com.au/policies>.

The best way to contact us is by telephone at 03 9088 4777 or email at compliance@saltfinancialgroup.com.au.

You can also make an anonymous complaint, but it will likely make it more difficult for us to investigate and resolve your complaint. If you prefer, you can authorise someone else to talk to us on your behalf, for example, a friend or family member, a legal representative or financial counsellor.

3. We will acknowledge your complaint and try to resolve it as quickly as possible, if not straight away.

How long will the process take?

We aim to resolve all complaints as quickly as possible. If we can't give you an answer immediately, we'll aim to get back to you within 5 business days.

Some complaints require more investigation. If this happens with your complaint, we'll give you a written response within 30 days of receiving your complaint. We'll also keep you informed of our progress.

If we can't resolve your complaint within 30 days, we'll get in touch to explain why and let you know how to contact the Australian Financial Complaints Authority (**AFCA**).

What happens if you're not happy with our response?

We provide financial services under the licence held by Salt Financial Group AFSL Pty Ltd ABN 53 669 975 428 AFSL No. 552088. As a financial services business, Salt Financial Group AFSL Pty Ltd is required to be a member of AFCA, which provides free external dispute resolution services to consumers. If you're not happy with our response, you can refer your complaint to AFCA.

Australian Financial Complaints Authority (AFCA)

A: GPO Box 3, Melbourne VIC 3001

W: www.afca.org.au

E: info@afca.org.au

P: 1800 931 678

If your complaint is about privacy, you should contact **The Office of the Australian Information Commissioner**.

A: GPO Box 5218, Sydney NSW 2001

W: www.oaic.gov.au

P: 1300 363 992