

FIL Responsible Entity (Australia) Limited

Complaints handling policy

1 October 2021

1 Introduction

FIL Responsible Entity (Australia) Limited (**'Fidelity Australia', 'us' or 'we'**) aims to always provide products and services to the highest standard. However, we know there could be times when things go wrong and issues can arise. If this happens, we would like to hear about it. Please contact us and we will work with you to try and resolve any issues.

If you have a complaint, here is an easy way to let us know:

<https://www.fidelity.com.au/contact-fidelity-australia/>

You can also use any of the options set out in [section 3](#) *How to make a complaint*.

We are committed to taking all feedback, in particular all complaints that we receive, extremely seriously and do our best to resolve them satisfactorily as quickly as we can. We believe that dealing appropriately with a complaint provides an opportunity for us to improve our investor services and preserve our good reputation.

The purpose of this Complaints Policy (**'Policy'**) is to demonstrate our commitment to resolve complaints, and to detail the ways in which investors can bring their concerns to our attention. The objective of this Policy is to:

- Assist you to make a complaint to us
- Let you know when and how you can expect us to respond to your complaint
- Keep us, our directors and representatives accountable when it comes to resolving complaints in an efficient, effective, and professional manner.

2 Our commitment to customer service

Our complaints handling process aims to:

- Increase the level of investor satisfaction with the delivery of services
- Recognise, promote and protect the rights of investors
- Provide a free, efficient, fair and accessible mechanism for resolving investor complaints
- Monitor complaints to improve the quality of the services provided by Fidelity Australia.

Our complaints handling process also aims to make communicating with us easier by:

- Using plain English in this Policy and our communications with you
- Providing different options on how to make a complaint
- Providing assistance to meet any special requirements in terms of the Complaint Policy's and complaints process accessibility, where possible.

3 How to make a complaint

You can raise your complaint with us by post, online, email, telephone, or fax using the details below:

- Post:** The Complaints Officer
FIL Responsible Entity (Australia) Limited
PO Box N850, Royal Exchange
Sydney NSW 2000
- Online:** <https://www.fidelity.com.au/contact-fidelity-australia/>
- Email:** auclientservices@fil.com
- Phone:** 1800 044 922
- Fax:** 1300 761 823

If you use a financial planner or broker, they can raise the complaint with us on your behalf. You may also appoint someone else to manage your complaint for you (such as a friend, family member or lawyer). If you let us, we will talk to your representative about your complaint.

To help us investigate and resolve your complaint effectively, please provide us with as much information as possible including the following information:

- Your full name, address and contact phone number(s)
- Any special requirements or needs for accessibility to our complaints management process
- Your investor number and the relevant Fidelity fund in which you are invested and the subject of the complaint (if applicable)
- A description of your complaint
- Any additional documentation or information that may support your complaint and assist us to resolve it and
- Advise how you would like your complaint to be resolved.

However, you do not need to have all of the above information to make a complaint and you do not have to complain in writing. It is also important to note there are no fees or charges which apply to raising or resolving complaints.

You do not have to raise your complaint with us. Fidelity Australia is a member of the Australian Financial Complaints Authority (AFCA) which is an external dispute resolution scheme. However, if you raise your complaint with AFCA first, they may refer your complaint to us in some circumstances. See [section 7 What you can do if you are not happy with our response](#), for more information on AFCA.

4 What happens after you make a complaint?

The key steps we will follow when dealing with all types of complaints are:

1. Receive complaint, as described in section 3 How to make a complaint
2. Send a written confirmation we have received your complaint, within one business day or as soon as practical.
3. If possible, resolve the complaint, when it is first raised or promptly within 5 business days.
4. If it is not possible to resolve your complaint when it is first raised or within 5 business days, resolve the complaint within 30 calendar days.
5. Communicate with you in writing about:
 - The outcome of your complaint (including any actions taken by us to fully resolve the complaint or reasons for rejection or partial rejection)
 - The progress of any investigation (including any delays which are likely to exceed applicable timeframes for resolving your complaint – see [section 5 How long will it take us to resolve your complaint?](#))
 - Further information requests (where applicable).

5 How long will it take us to resolve your complaint?

Where a complaint is made directly to one of our staff members, the staff member will try to resolve your complaint when it is first raised. Where it is not possible to resolve your complaint when it is first raised, we will resolve the complaint promptly or communicate with you when we need more time to resolve your complaint within the maximum timeframes set out below.

We aim to resolve the complaint as quickly as possible, and in any case within the following timeframes:

Complaint type	Maximum timeframe
Standard	No later than 30 calendar days after receiving the complaint

Our response to your complaint will:

- Let you know our decision
- Give the reasons for our decision
- Let you know of your right to take the complaint to AFCA if you are not happy with our decision, and
- Provide you with AFCA's contact details.

We may need to take more time to resolve your complaint if there are complex circumstances, circumstances beyond our control that cause a delay, or if we need more information from you. If this is the case, we will contact you in writing within 30 calendar days of receiving your complaint and let you know:

- Why we have not been able to reach a decision
- When you can expect our final decision
- That you can complain to AFCA if you are dissatisfied
- Provide you with AFCA's contact details.

6 Complaints that need further investigation

Where it is not possible to resolve your complaint when it is first raised or within 5 business days, we may need to investigate your complaint in more detail, to find out:

- What has gone wrong?
- Whether our service has fallen below the standard we strive to achieve and
- What needs to be done to put things right?

Complaints will be investigated objectively and impartially. We will provide a response to you within the applicable timeframes set out in section 5 How long it will take to resolve your complaint (30 calendar days) or notify you within this timeframe of any delays and (where applicable) how long our investigation will take.

7 What you can do if you are not happy with our response

If you are dissatisfied with the steps we have taken to resolve your complaint or with the result of our investigation, please let us know and we will undertake a further review of your concerns.

If you are not satisfied with our response to your complaint, you may also lodge a complaint with AFCA using the contact details below for an independent review of your matter. AFCA is a free and independent external dispute resolution scheme to deal with complaints from consumers in the financial system. Fidelity Australia is a member of AFCA.

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
(Australia)

Email: info@afca.org.au

Phone: 1800 931 678

More information about AFCA is available at www.afca.org.au