



**Policy Document**  
May 2022

**FINANCIAL ADVICE  
COMPLAINT HANDLING POLICY**

## **Purpose of the policy**

As with all businesses we appreciate that matters do not always go as planned or expected, so complaints can arise that require addressing.

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution.”

We acknowledge the importance of having an effective and efficient complaints handling process and will treat each matter with the utmost sincerity. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

## **How to lodge a complaint**

If you are dissatisfied with the service we have provided and you would like us to take some action to address the situation, you can notify us by:

**Telephone:** the representative directly or by phoning 1300 935 339

**Email:** [andrew@heightcapital.com.au](mailto:andrew@heightcapital.com.au) or [info@heightcapital.com.au](mailto:info@heightcapital.com.au)

**Writing:** GPO Box 407 Melbourne 3000

**In Person:** East Melbourne: Level 1, 126 Wellington Parade, East Melbourne VIC  
Seymour: Level 1, 52 Station Street, Seymour VIC

The format of the lodgement can be written or oral. We may ask you to confirm our understanding of your oral complaint so that we are all clear on the situation.

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve with your complaint.

## **Assistance during the complaint process**

If you need assistance in expressing your complaint, we are prepared to listen and help you to set out the details. We are also prepared to engage with a person that you may nominate to act on your behalf (family member or friend), however we will require authorised consent from you (unless they are acting under a Power of Attorney).

If you are more comfortable using a language other than English, please let us know so that an interpreter can be engaged.

## **The complaint handling process**

### ***Acknowledgement***

Height Capital will provide you with an acknowledgement within 24 hours of receiving the complaint. The acknowledgement may be verbal or in writing and will inform you that a formal response will be provided within 30 calendar days.

### ***Assessment and investigation of the complaint***

We will attempt to collect and analyse all information and background material relevant to the complaint and may make further enquiries of the complainant or the Height Capital staff member to gain a better understanding of the complaint. We will analyse the information from the various sources and will generally form a view as to whether the complaint is reasonable and valid, and if so, what resolution may be appropriate.

Our promise is that we will always conduct investigations and assessments in a fair and timely manner.

### ***IDR response and outcome***

Height Capital will issue a formal response to you within 30 calendar days of the complaint being made. The formal response will include the outcome of the complaint assessment, and any proposed action and resolution where it is determined that the complaint is valid. We will also include the contact details for the Australian Financial Complaints Authority (AFCA), which also appear below, if you would like to escalate the matter.

### ***Delayed complaint resolution***

If your complaint is complex or there are unavoidable delays in receiving requested information from you this may impact our meeting a 30 calendar day resolution window. In those unexpected situations we will send you a Delay Notification which will set out the reasons for the delay and expected timeframe. If this were to happen, you have a right to complain to AFCA if you are dissatisfied with the delay.

### **Contact details for the Australian Financial Complaints Authority**

Height Capital is a member of AFCA. If you still do not get a satisfactory outcome within 30 calendar days of the first notification of your complaint to us, you have the right to lodge a complaint with AFCA.

**Telephone:** 1800 931 678 between 9:00am–5:00pm AEST/AEDT weekdays  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Mail:** Australian Financial Complaints Authority Limited  
GPO Box 3, Melbourne, VIC 3001  
**Online:** [Online complaint form \(afca.org.au\)](https://www.afca.org.au)