CENTRAL ACCORD

BRINGING YOUR WEALTH INTO ACCORD

Complaints Policy

Complaints

CENTRAL ACCORD PTY LTD

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Central Accord Pty Ltd

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10-20 Gwynne Street, Cremorne VIC 3121

Complaints

About this policy

If something has gone wrong, or if you are unhappy with our products, services, financial advice, staff, authorised representatives or complaint handling process, we want to know. This policy explains how to make a complaint and what you can expect from us.

Our commitment

We handle complaints fairly, promptly and consistently. Making a complaint is free. We will listen to your concerns, review the issue objectively and explain our response clearly. We will not treat you differently because you have made a complaint.

At a glance

You can complain in the way that suits you	You can complain by phone, email, mail, in person, online, through social media or through your adviser. Your complaint does not need to be in writing.
We will acknowledge your complaint promptly	We aim to acknowledge your complaint within 24 hours or one business day, or as soon as practicable.
We aim to resolve complaints quickly	If we cannot resolve the matter immediately, we will review it fairly and keep you updated.
External review is available	If you are not satisfied with our response, or if we do not respond within the required timeframe, you may be able to contact AFCA.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, advisers, representatives or complaint handling process, where a response or resolution is expected or legally required.

You do not need to use the word complaint. If your communication shows dissatisfaction and you expect us to respond or resolve the issue, we will treat it as a complaint.

How to make a complaint

You can make a complaint by contacting your adviser, our team or the Complaints Officer. Your complaint can be made verbally or in writing.

Complaints Officer	Central Accord Pty Ltd
Mail	10-20 Gwynne Street, Cremorne VIC 3121

Phone	+61 3 8618 6943 or 24/7 hotline 1300 753 199
Email	complaints@centralaccord.com.au
Website	www.centralaccord.com.au
In person	10-20 Gwynne Street, Cremorne VIC 3121

Need help to make a complaint?

Tell us if you need help to make or manage a complaint. We will take reasonable steps to make the process accessible.

- You may authorise another person, such as a family member, friend, adviser, advocate or solicitor, to make a complaint or assist you. We may need your consent before discussing your information with that person.
- If you need an interpreter, translated information, a large-print format or another communication adjustment, please contact us.
- If you are deaf, hard of hearing or have a speech impairment, you can contact us through the National Relay Service.

What this policy covers

This policy may apply to complaints about:

- financial advice or related services;
- our staff, advisers, authorised representatives or service standards;
- fees, communications, delays or administration;
- how we handled your personal information; and
- our complaint handling process.

Our complaints process

1. Tell us	**2. Acknowledge**	**3. Review**	**4. Respond**
Share the issue in the way that suits you. You do not need to use the word complaint.	We confirm receipt and explain what happens next.	We investigate fairly, objectively and without bias.	We explain the outcome, reasons for our decision and any escalation options.

Information that may help us

You do not need to provide all of the information below to make a complaint. However, the following details may help us understand, review and respond to your complaint more efficiently.

- your name and contact details;
- the adviser, staff member or team you dealt with;
- the product, service or advice your complaint relates to;
- any relevant account, policy or reference numbers;
- a summary of what happened and when;
- copies of relevant documents or communications;
- the outcome you are seeking; and
- any support or accessibility needs.

How we handle complaints

When we receive a complaint, we will record it and consider the issues raised. We will review the matter fairly, objectively and without bias, and we will consider what action may be required to resolve the issue or prevent it happening again.

Listen	**We will treat you respectfully and seek to understand the concern.**
Review	We will assess the facts, relevant documents and information available to us.
Explain	We will explain the outcome, the reasons for our decision and any action we will take.
Improve	We will use complaint insights to improve our services, systems and training where appropriate.

What our response will include

- the outcome of your complaint;
- the reasons for our decision;
- any action we have taken or will take;
- information about your right to escalate the complaint if you are not satisfied; and
- AFCA contact details where applicable.

Timeframes

Step	**Our usual timeframe**	**What this means**
Acknowledgement	Within 24 hours or one business day, or as soon as practicable	We confirm that we have received your complaint and explain the next steps.
Early resolution	Where possible, at the first point of contact or within 5 business days	If the complaint is resolved to your complete satisfaction, we may not provide a written response unless you request one or the law requires it.
Written response	Generally, within 30 calendar days	If we cannot resolve the complaint earlier, we will provide a written response explaining the outcome and your options.
If more time is needed	Before the relevant timeframe expires	We will explain the reason for the delay and give you information about your external complaint options.

Different or shorter timeframes may apply to certain complaints, including complaints involving superannuation, insurance or privacy matters. Where a different timeframe applies, we will tell you.

If you are not satisfied

If you are not satisfied with our response, or if we do not respond within the required timeframe, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers and eligible small businesses.

Australian Financial Complaints Authority	**Australian Financial Complaints Authority**

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678
Mail	GPO Box 3, Melbourne VIC 3001

AFCA eligibility and time limits depend on AFCA's Rules. You should contact AFCA or visit its website for more information.

Privacy complaints

If your complaint relates to how we have handled your personal information, we will handle it in accordance with our Privacy Policy and the Privacy Act 1988 (Cth). You may also contact our Privacy Officer.

Privacy Officer	**Central Accord Pty Ltd**
Mail	10-20 Gwynne Street, Cremorne VIC 3121
Phone	+61 3 8618 6943
Email	privacy@centralaccord.com.au
Website	www.centralaccord.com.au

If you are not satisfied with our response to a privacy complaint, you may contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

Complaint records and continuous improvement

We maintain complaint records to support fair handling, regulatory obligations, internal reporting and service improvement. We review complaint information to identify recurring themes, potential systemic issues and opportunities to improve our processes, training and communications.

Accessibility and additional support

We want our complaint process to be accessible. Please tell us if you have communication preferences, need help to understand this policy, require information in another format, or would like another person to support you during the process.

Updates to this policy

We may update this Complaints Policy from time to time to reflect changes in legal requirements, business practices, regulator guidance or our complaint handling process. The latest version will be available on our website.

Version control

Version	**11.3**
Effective date	12 February 2026
Owner	Head of Risk and Compliance
Issued by	Central Accord Pty Ltd
Summary of changes	Updated Central Accord Complaints Policy