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Complaints Resolution Policy of Naviganti Financial Planning cc

Dear client,

What is the purpose of this document?

The Financial Advisory and Intermediary Services Act (FAIS Act) requires that a financial service provider (ie. our brokerage) must maintain an internal complaints resolution system and procedure in the event that a client complains about a financial service rendered by the financial services provider.

In other words, this document explains the procedure should you wish to complain about any of the financial services rendered by our brokerage, and sets out the process which our brokerage will follow in order to resolve the complaint.

What constitutes a complaint?

A complaint is defined in the FAIS Act as a specific complaint relating to financial services rendered by the brokerage or its representatives, either being advice or an intermediary service, which has been rendered on or after 1 October 2004, and where it is alleged that the broker:

- has contravened a provision of the FAIS Act and as a result the client has suffered or is likely to suffer financial prejudice or damage;
- has willfully or negligently rendered a financial service to the client which has caused, or is likely to cause prejudice or damage to the client; or
- has treated the client unfairly.

Any complaint relating to a financial product or investment performance should be lodged directly with the relevant product provider or insurance company.

How must a complaint be made?

If you as a client have a complaint against our brokerage, it must be submitted to us in writing. It can be submitted either by hand, post, fax or email at the contact details that appear above.

What happens once a complaint is made?

- We will acknowledge receipt of the complaint in writing to you, the client.
- We will keep a record of the complaint, and maintain such record for 5 years as required by legislation;
- Once the complaint has been made, it will be allocated to an appropriate staff member to investigate.
- As required by legislation, we will attempt to resolve the complaint within 6 weeks of receipt of the complaint.
- In event that the complaint cannot be resolved, we will advise you of the reasons why the complaint could not be resolved and what further steps are available to you, as client.



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Who will deal with the complaint?

The complaint may be handled by either:

- the key individual or an employee of the brokerage who is skilled and empowered to deal with client complaints; or
- as a member of the Masthead Financial Advisors Association, we may refer the complaint to a legally qualified and objective consultant provided by Masthead, who will be able to provide us with a recommendation of how the complaint may be resolved.

What happens if the complaint is not resolved to the client's satisfaction?

Legislation requires us as a brokerage to advise the client in writing of the reasons why the complaint could not be resolved and what recourse you may have.

As client, you may have recourse to the following, whichever is applicable:

- refer the matter to the FAIS Ombud;
- refer the matter to the Ombudsmen for Long Term Insurance, Short Term Insurance or Banking, whichever is appropriate and has jurisdiction;
- refer the matter to the Pension Funds Adjudicator if appropriate;
- seek legal advice from an attorney as to what legal action may be taken; or
- refer the matter to arbitration or mediation.

Our commitment:

Our policy is to:

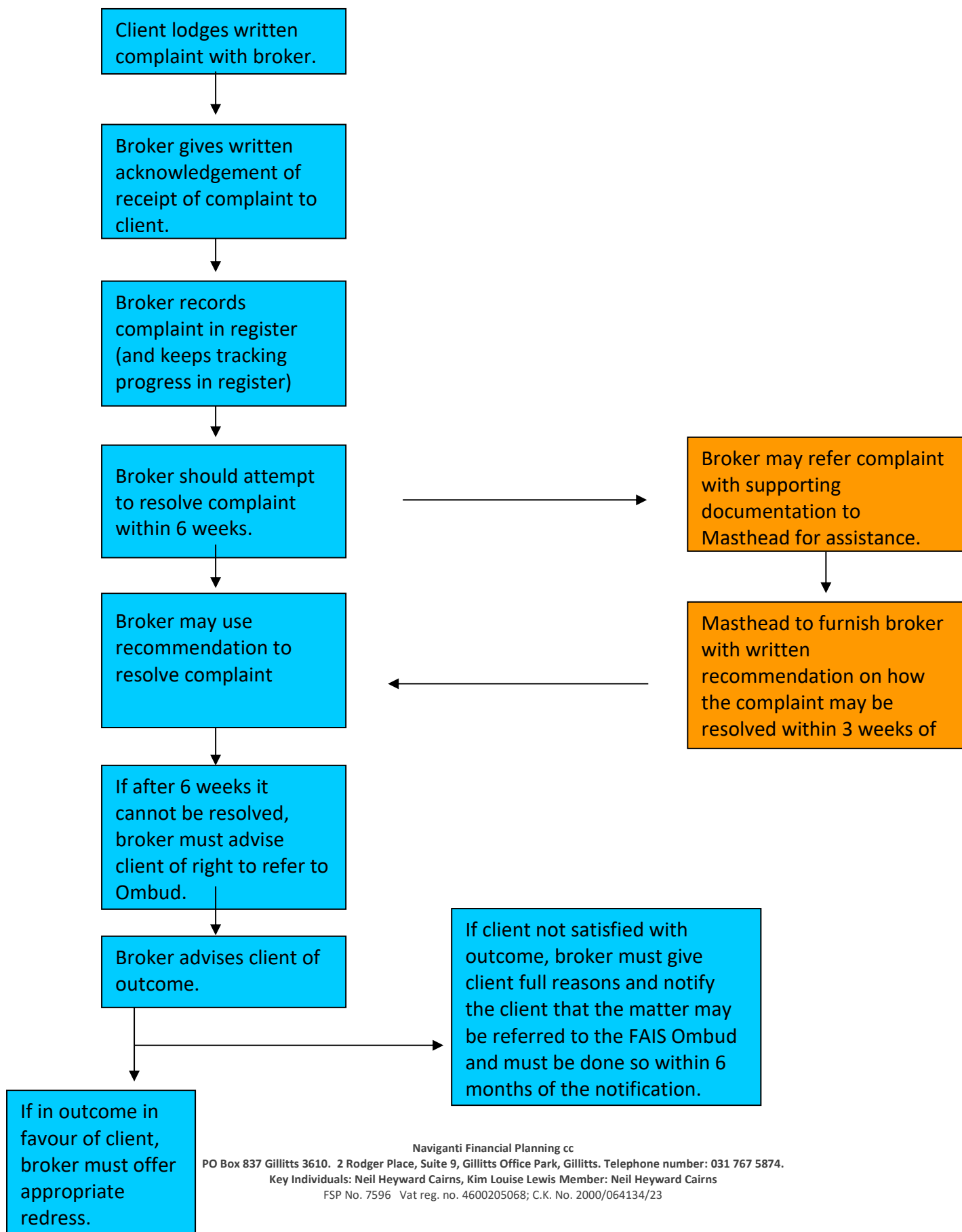
- be committed to resolve client complaints by means of a fair and practical resolution process;
- take steps to investigate and respond promptly to the complaint
- deal with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively; and
- ensure that a full and appropriate level of redress is offered to the client, without delay, where the complaint is resolved in favour of the client.



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Complaints Resolution Process



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Key Individuals: Neil Heyward Cairns, Kim Louise Lewis Member: Neil Heyward Cairns

FSP No. 7596 Vat reg. no. 4600205068; C.K. No. 2000/064134/23



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Ombudsman for Banking Services / Banking Adjudicator

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