



# *Complaints Process*

# ABOUT THIS DOCUMENT

## Overview

Pitcher Partners Private Wealth is committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients.

This document 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.

## What Is A Complaint?

A complaint is:

*“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.*

## How to Make A Complaint?

1. In the first instance contact your Pitcher Partners private Wealth adviser:

When making your complaint please tell us:

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

Your adviser will try to resolve your complaint quickly and fairly.

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. We will need your authority to speak to any representative that you appoint.

2. If you have raised your concern and the matter has not been resolved to your satisfaction:

You can progress the complaint to our internal Compliance Manager by:

- Email: [wealth.m@pitcherprivate.com.au](mailto:wealth.m@pitcherprivate.com.au)
- Phone: 1800 4923 4000 (between 8.30am - 5.00pm Monday to Friday)
- Mail: Compliance Manager  
Pitcher Partners Private Wealth  
12 Stewart Avenue, Newcastle West NSW 2302

## How we will deal with your complaint?

We will:

1. acknowledge receipt of your complaint - generally, where your complaint is made verbally – we will acknowledge your complaint in the same manner. If received in writing by email or post, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter. When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.
2. investigate your complaint - if we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

## Our Response

We are not required to provide you with a response if:

1. your complaint is resolved to your complete satisfaction within 5 business days and you have not requested a response; or
2. within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Where:

1. your complaint is not resolved within 5 business days of us receiving your complaint; or
2. you request a written response; or
3. your complaint is about a declined insurance claim, the value of an insurance claim; or,
4. your complaint is about a decision of a superannuation trustee;

we will provide you with our written reasons for the outcome of your complaint within the following timeframes:

<b>Standard complaint</b>	No later than 30 calendar days after receiving your complaint
<b>Superannuation trustee complaints (except for death benefit distributions)</b>	No later than 45 calendar days after receiving your complaint
<b>Complaints about superannuation death benefits</b>	No later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in section 1056(2)(a) of the Act

Where there is a delay in providing a response (because your complaint is complex or because of circumstances beyond our control):

1. we will write to you to explain the reasons for the delay; and
2. inform you of your right to escalate your complaint to the related external body (contact details below).

Where we reject your complaint (whether in full or in part), our response will:

1. identify and address the issues you raised in your complaint;
2. set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
3. provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to the relevant external dispute resolution body.

## External Dispute Resolution

If you are not satisfied with our response to your complaint, or the manner in which we've dealt with your complaint, you can escalate your complaint to the following external bodies:

- for Financial Service related complaints, you should contact:

### **Australian Financial Complaints Authority (AFCA)**

AFCA provides a free, independent complaints resolution service for financial planning, advice or superannuation matters.

- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne, VIC, 3001.

Pitcher Partners Private Wealth Pty Limited - AFCA Member number #72951.

- for Privacy related complaints you should contact:

### **Office of the Australian Information Commissioner (OAIC).**

- Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)
- Phone: 1300 363 992 (or +61 2 9284 9749 if calling from overseas)
- Online: <https://www.oaic.gov.au>
- Mail: GPO Box 5218, Sydney, NSW, 2001