



Complaints Process

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our Advice Services, you should take the following steps.

Contact your Merit Wealth Representative:

In the first instance please contact the Merit Adviser or representative who provided you with the particular service and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

Internal Dispute Resolution:

If you have raised your concern with a Merit Wealth Adviser or representative and the matter has not been resolved to your satisfaction, our Dispute Resolution Department can assist. There are three ways you can lodge your complaint:

By telephone:

Call 1300 785 611

In writing (by mail):

Mail your written complaint to:

Compliance Officer
Merit Wealth Pty Ltd
Level 15, 115 Pitt Street, Sydney, NSW 2001
By email: reportcomplaint@meritwealth.com.au

Once you have contacted Merit Wealth we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within 5 business days however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 45 days, we will contact you in writing to provide an explanation of the reason for the delay.]

External Dispute Resolution

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA* accepts complaints in regards to either:

- a financial planning or advice matter;
- a credit assistance matter; or
- a superannuation matter

AFCA can be contacted by one of the following alternatives –

By telephone: 1800 931 678 (free call)

In writing (by mail): Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

By email: info@afca.org.au

Website: www.afca.org.au

* Effective 1 November 2018 the AFCA scheme replaced the previous schemes managed by the Superannuation Complaints Tribunal (SCT), Financial Ombudsman Service Australia (FOS) and Credit and Investments Ombudsman (CIO).

The Australian Securities and Investments Commission ('ASIC') also has a free call Info line on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.

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