

Complaints Process

Merit Wealth is 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 Financial Advice or Credit Assistance Services, you should take the following steps:

Contact your Merit Wealth Representative:

In the first instance please contact the Merit Wealth 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.

Provide full details of the complaint including:

- Your full name and contact details
- Your investor/account number
- Your Service/Product provider
- Your Merit Wealth Representative's name and Authorised Representative number or Credit Representative Number (as applicable)
- Provide all supporting documentation
- Clearly identify the resolution you are seeking

You may access our [complaints policy here](#).

Internal Dispute Resolution:

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

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| By telephone: | Call 02 8074 8599, between 8.30am - 5.00pm Monday to Friday (AEST). |
| In writing (by mail): | Mail your written complaint to: Complaints Resolution Officer Merit Wealth Ltd GPO Box 4463 Sydney, NSW 2001 |
| By email: | complaints@diverger.com.au |

Once you have contacted Merit Wealth, we will begin the process of investigating and resolving your complaint. Merit Wealth will endeavour to resolve your complaint quickly and fairly, generally within 5 business days. However, some complaints do take more time than others. We expect to resolve all complaints within 30 days. If we

do not resolve your complaint within 30 days we will advise you of the reasons for the delay, your right to contact the Australian Financial Complaints Authority (AFCA) if you are dissatisfied, as well as AFCA's contact details.

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 30 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 –

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| 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).

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights