

# Client Complaints Policy

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### How can I lodge a complaint?

If you are dissatisfied with the advice or service you have received from one of our Authorised Representatives, you can lodge a complaint via the following methods:

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| <b>Mail:</b>   | MUFG Retire360, PO Box 240, Parramatta NSW 2124                            |
| <b>Email:</b>  | <a href="mailto:Retire360@au.mpms.mufg.com">Retire360@au.mpms.mufg.com</a> |
| <b>Call:</b>   | 1300 734 007 between 8am and 6pm weekdays                                  |
| <b>Online:</b> | <a href="#">MUFG Retire360</a>   |

### How will MUFG Retire360 respond to your complaint?

We will acknowledge your complaint within 24 hours (or one business day) of receiving it. Our Complaints team will review and investigate your concerns promptly and provide a formal response within 30 days. Our formal response will include:

- The reasons for our decision;
- Your ability to request documents relied on to decide your complaint; and
- Your right to take your complaint to the Australian Financial Complaints Authority (AFCA).

If we need more than 30 days to address your complaint, we will explain why and let you know if an extension is necessary. This can happen if your complaint is particularly complex or if there are factors beyond our control causing delays.

If it becomes necessary to extend the timeframe beyond 30 days to resolve your complaint, we will advise you that we require an extension and a clear explanation for the extension request. Extension requests may arise if your complaint is particularly complex or if there are factors outside our control contributing to the delay.

### What can you do if you are not satisfied with our response?

If you do not receive a response to your complaint within 30 days or are not satisfied with the response after going through the internal complaints process, you can take your complaint to the Australian Financial Complaints Authority ("AFCA") (ABN 38 620 494 340).

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| <b>Mail:</b>   | GPO Box 3, Melbourne VIC 3001                          |
| <b>Email:</b>  | <a href="mailto:info@afca.org.au">info@afca.org.au</a> |
| <b>Call:</b>   | 1800 931 678   |
| <b>Online:</b> | <a href="http://www.afca.org.au">www.afca.org.au</a>   |

AFCA is an External Dispute Resolution (EDR) scheme which deals with complaints from consumers in the financial system, including the provision of financial products advice.