

Dispute Resolution Statement

What if I have a complaint?

If you have a complaint, please tell us. We take complaints seriously: they give us important information about how we can better serve our customers and clients.

If we can't resolve your complaint on the spot we'll acknowledge it and try to resolve it as quickly as possible. In some cases where there are complicated facts or circumstances, or where we need to deal with third parties, it may take a few weeks to investigate your complaint and address your concerns.

To assist us in helping you:

1. Gather all supporting documents relevant to your complaint. Then think about the questions you want answered and decide what you want us to do. It might also be useful to speak with your financial adviser about the issue.
2. Next, contact us and explain the problem. You can contact Cromwell's Investor Service Team by phone or email. They will review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to fix it.

Phone: 1300 268 078

Email: complaints@cromwell.com.au

3. If required, the matter will be escalated to our Dispute Resolution Officer. The Dispute Resolution Officer is responsible for ensuring that your complaint is handled in accordance with our internal policies and procedures. We will acknowledge your complaint immediately and endeavour to resolve it within 14 days. However, in some circumstances it may take longer. In those cases, we will keep you informed of the progress.

Mail: Dispute Resolution Officer
GPO Box 1093
Brisbane QLD 4001
AUSTRALIA

What happens if you don't resolve my complaint?

Cromwell has 45 days to resolve your complaint as per regulatory guide RG 165.88 (b). If by this time you are still unsatisfied with our response, you can refer your complaint to an external dispute resolution scheme.

Cromwell is a member of the Australian Financial Complaints Authority (AFCA).

AFCA provides an accessible, fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
AUSTRALIA