

## Market Advisory Group | Complaints Handling Policy

### 1. Introduction

Market Advisory Group Pty Ltd (**MAG, we, us, our**) is a Corporate Authorised Representative of True Oak Investments Ltd (**True Oak**).

This policy documents the process that we take when we receive a Complaint. It aims to enable:

- timely and effective response to Complaints;
- a link to the external dispute resolution process operated by AFCA;
- identification of systemic issues; and
- minimal impact on clients when Complaints are raised.

### 2. What is a Complaint?

A Complaint is an expression of dissatisfaction made to or about us, related to our products, staff, or the handling of an enquiry or concern, where a response or resolution is explicitly or implicitly expected or legally required.

A response or resolution is 'explicitly expected' if you clearly request it. It is 'implicitly expected' if you raise the expression of dissatisfaction in a way that implies you reasonably expect us to respond and/or take specific action. You are not required to expressly state the word 'complaint' or 'dispute', or put your complaint in writing, to trigger our obligation to deal with a matter.

Therefore, where a matter brought to our attention has an expression of dissatisfaction and requires a response or resolution, then we will treat the matter as a Complaint.

This is regardless of to whom it is addressed, the medium by which it is received, whether we consider that the matter has merit, whether the matter relates to an issue we are already considering, or how and when it is resolved.

For the avoidance of doubt, we do not consider the following to be Complaints:

- employment-related complaints raised by our staff; and
- comments about us where a response is not expected such as feedback provided in surveys.

### 3. MAG's Role and Responsibility

We are responsible for:

- identifying, receiving and acknowledging Complaints;
- addressing a Complaint in line with this policy;
- reporting Notifiable Complaints to True Oak; and

- working with True Oak to respond to Notifiable Complaints.

#### 4. How you can lodge a Complaint

You can lodge a Complaint with us by emailing [carbonmarkets@aurecongroup.com](mailto:carbonmarkets@aurecongroup.com) or by phoning (03) 9975 3000.

You can also lodge a Complaint about us directly to True Oak by emailing [hello@trueoakinvestments.com.au](mailto:hello@trueoakinvestments.com.au)

#### 5. Acknowledging Complaints

We will acknowledge all Complaints received within 1 business day, or as soon as practicable, following receipt. If the Complaint is received by phone or in person, whilst it can be acknowledged in real time, we will also follow up with a written acknowledgment.

#### 6. Timeframe for Resolving Complaints

We will aim to resolve a Complaint to your satisfaction either at the time of receipt (i.e. as part of the same phone call in which the Complaint was received) or within 5 business days of receipt of the Complaint (i.e. via an email responding to the Complaint). If required under the Internal Dispute Resolution Process below, we will provide you with a formal response within 30 calendar days of the Complaint being received.

#### 7. Internal Dispute Resolution Response

We will provide you with a formal written response to a Complaint (an **Internal Dispute Resolution (IDR) Response**) if:

- you request a formal response (even if the Complaint is closed within 5 business days); or
- in all situations where a Complaint has not been able to be closed within 5 business days and, as such, becomes a Notifiable Complaint.

We will not provide an IDR Response where the Complaint is closed within 5 business days of receipt if:

- the Complaint has been resolved to your satisfaction; or
- we have provided you with an explanation and/or apology where we can take no further action to reasonably address the Complaint.

This IDR response will contain the following information:

- the final outcome of your Complaint i.e. either confirmation of actions we have taken to fully resolve your Complaint or reasons for rejection or partial rejection of the Complaint;
- your right to take the Complaint to Australian Financial Complaints Authority (AFCA) if you are not satisfied with the IDR response; and
- AFCA's contact details.

If we reject or partially reject your Complaint, the IDR response that we provide to you will clearly set out reasons for our decision by:

- identifying and addressing the issues raised in the Complaint;
- setting out our findings on material questions of fact and referring to the information that supports those findings; and
- providing enough detail for you to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to the AFCA or another forum.

We will provide you with an IDR Response within 30 calendar days of the Complaint being received. However, we are not required to comply with this timeframe if there is no reasonable opportunity for us to provide an IDR response within 30 calendar days because:

- resolution of your individual Complaint is particularly complex; and/or
- circumstances beyond our control are causing complaint management delays.

Before the 30 calendar day timeframe expires, we will give you an 'IDR delay notification' that informs you about:

- the reasons for the delay;
- your right to complain to AFCA if you are dissatisfied; and
- the contact details for AFCA.

## 8. Escalating complaints

We will notify True Oak of a Complaint where:

- we are unable to resolve and close the Complaint within 5 business days of its receipt; or
- the Complaint relates to an incident in respect of which we are required to notify True Oak.

(a **Notifiable Complaint**)

## 9. External Dispute Resolution

If you are not satisfied with our handling of your Complaint or our decision, or if you do not receive a response from us within the relevant timeframe, you may have the right to have your Complaint heard, free of charge, by AFCA.

AFCA is an external dispute resolution service established by the Government to provide fair and independent financial services complaint resolution that is free to consumers.

If you take your Complaint to AFCA, True Oak will work with us to respond to your Complaint.