

Public Policy for Client Complaints

1. Introduction

UC Invest is committed to ensuring that any person or organisation using services provided by UC Invest or affected by its operations has the right to lodge a complaint and to have their concerns addressed in ways that ensure access and equity, fairness, accountability and transparency.

2. Objectives

UC Invest will provide a complaints management procedure that:

1. Is simple and easy to use;
2. Is available to all members, clients and stakeholders via the UC Invest website at www.ucinvest.com.au;
3. Ensures complaints are fairly assessed and responded to promptly;
4. Is procedurally fair and follows principles of natural justice;
5. Complies with Regulatory requirements.

3. Our Commitment to You

If you lodge a complaint with UC Invest, you can expect that we will:

1. Treat you with respect;
2. Allow you adequate opportunity to make your case;
3. Tell you what to expect while your complaint is being looked into;
4. Carry out the complaint handling process in a fair and open way;
5. Provide reasons for decisions that are made;
6. Protect your privacy.

4. How Can I Make a Complaint?

UC Invest's complaints handling process seeks to be easily accessible for all clients, including those that have a disability or language difficulties. Our personnel are trained to proactively identify, support and assist people who need help making a complaint.

You may, but are not required to, submit your complaint in writing. You can lodge a complaint with us using any of the following methods:

1. Telephone (1 300 274 151)
2. Email (info@ucinvest.com.au)
3. Fax
4. Post (GPO Box 2145, Adelaide SA 5000)
5. Social Media (UC Invest does not currently have a social media presence);
6. Online (www.ucinvest.com.au)
7. In person (Level 2, 212 Pirie St. Adelaide SA 5000)

We will treat all complaints with equal seriousness, regardless of how they are received.

You are allowed to appoint a representative to lodge complaints on your behalf. Examples of who your representative can be include financial counsellors, lawyers, members of Parliament, and family or friends. Once we have received your written and signed notice of your appointment of a representative,

we are not allowed to contact you about your complaint unless a Regulatory exception applies. All information concerning your complaint will be directed to your appointed representative.

UC Invest will not charge you any fees for accessing our complaints handling process. All materials and time spent investigating and resolving your complaint will be provided to you free of charge.

5. Key Steps in Dealing with Complaints

The Key Steps that UC Invest will use when dealing with your complaint:

1. If your complaint is not able to be resolved immediately, we will acknowledge your complaint verbally or in writing within 24 hours of receiving your complaint;
2. When we receive your complaint, we will prioritise it according to the urgency and severity of the issues raised;
3. Every complaint that is received will be thoroughly investigated;
4. During the investigation process we may, but are not required to, keep you informed of any progress in relation to your complaint.
5. Decisions relating to your complaint will be based on established facts and not on the basis of inferences that are unsupported by evidence.

6. Timeframes Related to Your Complaint

We will make every effort to resolve your complaint immediately. If that is not possible, we will acknowledge your complaint within 24 hours as outlined in Section 5 of this policy.

We will provide you with a written final response letter with the outcome of your complaint within 30 calendar days of receiving your complaint.

If your complaint is not able to be resolved within 30 calendar days, we will send you a written delay notification letter telling you the reason(s) for the delay and the next steps that will be taken in your case.

7. Contacting the Australian Financial Complaints Authority (AFCA)

If we are not able to resolve your complaint, or you are dissatisfied with the outcome of your complaint or you are dissatisfied with how UC Invest personnel treated you and/or handled your complaint, you have the right to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

The contact details of the AFCA are below:

Post:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1 800 931 678

Fax: (03) 9613 6399

Interpreter Service: 131 450

National Relay Service:

Voice Relay: 1 300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

Social Media: Twitter, Facebook, LinkedIn, YouTube