

1. Introduction

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

A complaint is an expression of dissatisfaction made to or about UC Invest related to its products, services, personnel or handling of a complaint, where a response or resolution is explicitly or implicitly expected.

2. Objectives

UC Invest will provide a complaints management procedure that:

1. Is simple and easy to use;
2. Is made 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; and
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. Make every effort to resolve your complaint immediately;
3. Allow you adequate opportunity to make your case;
4. Tell you what to expect while your complaint is being looked into;
5. Carry out the complaint handling process in a fair and transparent manner abiding to the timeframes in Section 6 below;
6. Provide reasons for decisions that are made;
7. Not take any adverse action against you for making a complaint;
8. Comply with applicable privacy laws; and
9. Where complaints indicate systemic issues, UC Invest will investigate root causes and implement corrective actions

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 lodge a complaint with us using any of the following methods:

1. Telephone (1 300 274 151);
2. Email (info@ucinvest.com.au);
3. Post (GPO Box 2145, Adelaide SA 5000);
4. Social Media (where available);
5. Online (www.ucinvest.com.au); or
6. In person (Level 2, 212 Pirie St. Adelaide SA 5000)

4. How Can I Make a Complaint?

You are allowed to appoint a representative to lodge complaints on your behalf. Examples of who your representative can be include financial advisers, lawyers, members of Parliament, and family or friends. Once we have received your written and signed notice of your appointment of a representative, we will normally communicate through your appointed representative unless you instruct otherwise or a legal/regulatory obligation requires direct contact.

UC Invest will not charge you any fee(s) 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 1 business day (or as soon as practicable) of receiving your complaint;
2. When we receive your complaint, we will prioritise it according to the urgency and severity of the issue(s) raised;
3. Every complaint that is received will be thoroughly investigated;
4. During the investigation process we will keep you informed of progress, particularly where there are delays or if additional time is required; and
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. Complaints are managed by trained personnel with oversight from UC Invest's Risk and Compliance Function to ensure consistency, fairness and regulatory compliance. there are delays or if additional time is required; and Compliance Function to ensure consistency, fairness and regulatory compliance.

6. Timeframes Related to Your Complaint

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.

Some complaints may be subject to different maximum time frames under applicable regulatory requirements such as hardship. Where this applies, UC Invest will comply with those requirements.

You may also contact AFCA if we do not provide a final response within the required timeframe.

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 Limited
GPO Box 3
Melbourne VIC 3001

7. Contacting the Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1 800 931 678

Fax: (03) 9613 6399

Interpreter Service: 131 450

Nwational Relay Service:

Voice Relay: 1 300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

Social Media: X, Facebook, LinkedIn, YouTube

8. Continous Improvement

UC Invest analyses complaints data to identify trends and improve products, services and processes.