



RESOLVING COMPLAINTS EASILY

We aim to provide our customers consistently great products and services. We understand at times we may not meet our customer's expectations and when this occurs, we strive to resolve any concerns as soon as possible. This document explains our process for resolving a complaint you may have about our products or services.

IF YOU HAVE A COMPLAINT

Regardless of whether the complaint involves our products, services or the conduct of our representatives, please contact us on the below details.

Telephone: 1300 263 123 (Mon-Fri 8am till 6pm AEST)

Email: complaints@ammf.com.au

Website: <https://www.ammf.com.au/>

All matters are dealt with seriously and are treated in total confidence. We will always strive to resolve your complaint to your satisfaction and in timely and expedient manner.

COMPLAINTS HANDLING PROCESS

Where you make a complaint, we will endeavour to acknowledge that complaint as soon as practicable and will do so either in writing or verbally, taking into consideration the method you have used to contact us.

Our Internal Disputes Team will:

- Conduct a more detailed investigation into your complaint
- Keep you informed of the resolution process
- Answer any of your questions
- Aim to resolve the complaint promptly, and consistently.

We will endeavour to respond to your complaint within the regulatory timeframes.

If we cannot respond to your complaint within that period because further information or investigation is required, we will notify you in writing.

In providing our response to you, we will inform you of:

- The final outcome of your complaint including any actions we've taken to resolve it or reasons for rejection or partial rejection of your complaint.
- Your right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response; and
- The contact details for AFCA



EXTERNAL DISPUTE RESOLUTION

We are a member of the AFCA Scheme which is an independent External Dispute Resolution Scheme (EDR). It is approved by the Australian Securities Investment Commission and reviews disputes that fall within its Terms of Reference. Its final determinations are binding on us.

If we are not able to resolve your complaint/dispute to your satisfaction, within the regulatory timeframe from when we first became aware of your complaint, you have the right to take the matter to AFCA subject to its Terms of Reference. This applies even if we are still considering your complaint/dispute.

AFCA may be contacted on:

Australian Financial Complaints Authority
GPO BOX 3 Melbourne VIC 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

INTERPRETERS

If you don't speak or understand English well, using an interpreter could help.

You can access an interpreter by calling the Translating and Interpreting Service (TIS) on 131 450 for the cost of a local call. You can then ask the interpreter to call us for you. The TIS is available 24 hours a day, seven days a week and can interpret in more than 170 languages.

SPEECH OR HEARING IMPAIRED

We recommend you call the National Relay Service, which can help you communicate in a number of ways.

Visit their website at <http://relayservice.gov.au/>

or call them on:

1800 555 660 or

(TTY) 133 677

(SRS) 1300 555 727