

Australian Complaints Management Policy

At Maple-Brown Abbott we strive to deliver the highest level of service to our clients and to always act with integrity and the highest ethical standards. We understand that from time to time clients may express dissatisfaction with our products or services.

We take all complaints seriously and encourage any client that believes their interactions with the firm to be unacceptable to lodge a complaint. We recognise that everyone has the right to complain and we are committed to resolving complaints made in relation to us or our products efficiently and fairly.

This Policy explains the process for lodging a complaint and what you can expect from us. This Policy applies to Australian retail clients. A retail client is any individual or small business (generally less than 100 employees) who has been provided with a financial service by Maple-Brown Abbott.

How can I make a complaint?

If you have any feedback or a complaint, we want you to tell us about it and give us the opportunity to address your concerns. You can lodge a complaint by:

- emailing our Client Services team at invest@maple-brownabbott.com.au
- calling our Complaints Officer on +61 2 8226 6000
- writing to the Maple-Brown Abbott Complaints Officer at GPO Box 804 Melbourne VIC 3000

There is no cost to you if you raise a complaint with us.

Assistance in lodging your complaint

We are committed to ensuring our complaints process is accessible to all clients and will work with you to discuss your complaint through your preferred method of communication where possible.

If you require any assistance to lodge a complaint, please consider asking someone to help you. We will accept a complaint made by someone on your behalf, such as your financial or legal adviser, a member of your family or a friend.

Additionally, for complaints lodged by third party representatives on your behalf, we will seek to communicate directly with the representative regarding your complaint where suitable authority exists. We may, however, require you to provide documentation authorising your representative to deal with us, depending on the nature of your complaint.

How do we manage and respond to a complaint?

We will generally acknowledge receipt of your complaint within one Business Day or as soon as possible after receiving the complaint. We will endeavour to address the complaint in an equitable, objective and unbiased manner throughout the complaints process.

Wherever possible, the complaint will be investigated by the Complaints Officer, with the support of relevant staff as required. We will allow adequate opportunity for all parties concerned to make their case and conduct discussions. We will also keep you or your representative informed of the progress of the complaint, if appropriate.

Generally, if your complaint is not resolved within five business days from when we have received it, we will provide you with our response to your complaint no later than 30 days after receipt of the complaint. If your complaint is complex, we will let you know whether a different maximum response timeframe will apply.

What to do if you are not satisfied with our response

If you believe your matter has not been dealt with satisfactorily, you can refer the matter to the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA on 1800 931 678, by writing to AFCA at GPO Box 3, Melbourne VIC 3001 or by emailing info@afca.org.au.

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