

Internal Dispute Resolution Policy

How iInvest Trading & Advisory handles client complaints

iInvest Trading & Advisory (iInvest) is committed to handling every complaint fairly, promptly and free of charge. This Policy explains what a complaint is, how to make one, and what to expect from us, in line with ASIC Regulatory Guide 271 Internal dispute resolution and the AFCA Rules.

01 ABOUT THIS POLICY

- 1.1 iInvest Trading & Advisory (iInvest) is a Corporate Authorised Representative (AR No. 431611) of Zodiac Securities Pty Ltd (AFSL No. 398350). Under the Corporations Act 2001 (Cth), iInvest is required to have a dispute resolution system in place and to deal with client complaints consistently, fairly and promptly.
- 1.2 This Policy is prepared in line with ASIC Regulatory Guide 271 Internal dispute resolution (RG 271) and Australian Standard AS 10002:2022 Guidelines for complaint management in organizations, and sets out iInvest's process for handling complaints about our products, services, staff or complaint handling.
- 1.3 Our internal dispute resolution (IDR) process is free of charge to complainants. This Policy is available on the iInvest website at all times.

02 WHAT IS A COMPLAINT

- 2.1 A complaint is an expression of dissatisfaction made to or about iInvest, relating to our products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected.
- 2.2 This includes complaints made by phone, email or mail, and expressions of dissatisfaction posted on social media where the author is identifiable and contactable.
- 2.3 A general enquiry or request for information, where no response or remedy is expected, is not a complaint.

03 HOW TO MAKE A COMPLAINT

You can make a complaint with us in any of the following ways. Please include as much detail as you can, including what happened, when it happened, and the outcome you are seeking.

- 3.1 Telephone: +61 7 5520 8788
- 3.2 Email: info@iinvestadvisory.com
- 3.3 Mail: The Compliance Officer, iInvest Trading & Advisory Pty Ltd, PO Box 1092, Burleigh Heads QLD 4220

04 HOW WE HANDLE YOUR COMPLAINT

- 4.1 We will acknowledge receipt of your complaint as soon as practicable, and in any case within one business day.

- 4.2 We will investigate all relevant circumstances and information concerning your complaint, and a member of our team will make contact to confirm it is being looked into.
- 4.3 If we resolve your complaint to your satisfaction, or provide an explanation or apology where no further action is needed, by the end of the next business day after we receive it, we are not required to give you a further written IDR response unless you ask us for one.
- 4.4 If your complaint is not resolved under clause 4.3, we will provide a written response within 30 calendar days of receiving your complaint, or as soon as practicable. Our response will set out:
- (a) the final outcome of your complaint, including confirmation of any action taken to resolve it, or the reasons for rejecting or partially rejecting it;
 - (b) the issues raised in your complaint and how each has been addressed;
 - (c) our findings on material questions of fact, and the information we relied on to reach them; and
 - (d) enough detail for you to understand the basis for our decision and to decide whether to take the matter further.

05 IF YOUR COMPLAINT TAKES LONGER

Sometimes a complaint takes longer to resolve, for example where the issues are complex, information needs to be gathered from a third party, or circumstances outside our control (such as your own illness or unavailability) cause a delay.

- 5.1 If we are unable to provide our response within 30 calendar days, we will write to you before that timeframe expires to explain:
- (a) the reason for the delay;
 - (b) your right to complain to AFCA if you are unhappy with the delay; and
 - (c) AFCA's contact details (clause 7.1).

06 IF YOU NEED ADDITIONAL SUPPORT

- 6.1 We know some complainants may need extra support to take part in our process, for example because of financial hardship, family violence, disability, age or difficulty communicating in English. Please let us know if this applies to you, so we can offer options such as more time, a support person or advocate, or an alternative way to communicate with us.

07 TAKING YOUR COMPLAINT FURTHER – AFCA

- 7.1 If you are not satisfied with our response, or 30 calendar days have passed since you made your complaint without a resolution, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), free of charge:
- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- 7.2 You generally have two years from the date of our final IDR response to lodge a dispute with AFCA.
- 7.3 If you have not first raised your complaint with us, AFCA may refer it back to iInvest so that we can respond in line with this Policy.

08 REVIEW OF THIS POLICY

- 8.1 We review this Policy at least annually, and earlier where there is a material change in the law or regulatory guidance, to make sure our process remains effective and compliant.
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iInvest Trading and Advisory Pty Ltd

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