

Instreet Investment Limited (ABN 44 128 813 016) (AFSL 434776)
as responsible entity of
RAIZ Investment Australia Fund (ARSN 607 533 022)
Internal Dispute Resolution Processes effective from 5 October 2021

Our complaints handling processes

We strive to perform to the highest customer service standards.

But if you are dissatisfied with our products, services, staff we want to know and will address and resolve your complaint quickly and fairly.

We believe a positive complaint management culture produces beneficial outcomes for both you, our customers, and our business.

How to make a complaint

You can:

- call us on 1300 75 47 48, following which it is emailed to customer support via support@raizinvest.com.au
- email us at complaint@raizinvest.com.au
- contact us via our social media channels at:
 - Facebook page: <https://www.facebook.com/raizapp/>
 - Twitter page: <https://twitter.com/raizaustralia>
 - Instagram page: @raizinvest / <https://www.instagram.com/raizinvest/>
- contact us via our website at <https://raizinvest.com.au/support/>
- send us a letter in the mail at:

Complaints
Raiz Invest Australia Limited
Level 11
2 Bulletin Place
Sydney NSW 2000

Who can make a complaint?

Any customer of the RAIZ Investment Australia Fund who is a retail client or a small business.

If you have a disability or a difficulty with language, or need additional assistance for any other reason, we can help you make your complaint. If you contact us on one of the contact points above, we will endeavour to help you make your complaint.

We allow your representatives (financial advisers, family, friends, or others) to lodge a complaint for you. To nominate a representative, all you need to do is provide a completed third-party authority form along with certified ID of the authorised representative.

If you have a complaint about:

- bundll - provided by FlexiGroup
- RAIZ Super – provided by Diversa Trustees Limited
- Raiz Rewards – provided a Rewards Partner

- RAIZ Insure – provided by Insurance Australia Limited
- Raiz Health Insurance – provided by Phoenix Health Fund Limited

we will pass your complaint to those providers. We do not handle complaints about these products. Call us if you would like assistance with this.

What happens next?

*We will acknowledge your complaint **immediately**.*

We will immediately acknowledge your complaint. Usually, this acknowledgement will be in the same way as the way you made your complaint, i.e. we will acknowledge your phone complaint on the phone, your email complaint via email.

We will investigate and assess your complaint

Within 21 days of your complaint, we will appoint a dedicated complaints manager (who is independent from your account). The complaints manager will gather all the information relevant to your complaint, investigate the complaint and assess its outcome.

We will give you a written response

Within 21 days, a complaints manager will provide you with a written response setting out the outcome of your complaint. We'll let you know that you have the right to take the complaint to AFCA if you're not happy with the response and give you AFCA's contact details. If we resolve your complaint within 5 days, we may not give this written response – further details below.

If we reject any part of your complaint

We will:

- give you the reasons for our decision
- identify and address the issues raised in your complaint
- set out our factual findings and the information that supported our factual findings
- remind you that you have a right to take your complaint to AFCA and give you its contact details.

We will give you enough detail to understand the basis of our decision, so you are fully informed when deciding whether to escalate the matter to AFCA.

If we resolve your complaint in 5 days

We may not give you a written response, if within 5 days we have:

- resolved the complaint to your satisfaction
- given you an explanation and/or apology if we can take no further action to reasonably address your complaint.

But, we will provide a response if:

- you request a written response; or
- your complaint is about hardship.

What if we can't resolve your complaint within 21 days?

We'll give you a delay notice

We will give you a delay notice within the 21 days, letting you know where it's up to.

In limited circumstances, we might not be able to respond to your complaint within 21 days. This could occur where the issues you raise are particularly complex, there are circumstances beyond our control causing delays or where the information needed to respond is not easily available, for example if it's held by a third party or if the issue occurred a few years ago. After 7 years we may not hold the information required to address your complaint.

The delay notice will tell you why there is a delay. We'll also remind you that you can complain to AFCA if you are dissatisfied and give you AFCA's contact details.

Contact Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response or handling of your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001