

Complaints Handling Policy

Name:	True Oak Investments Pty Ltd
AFSL:	238184
Date Prepared:	February 2025
Version:	2.0
Review Status:	Reviewed in March 2026. No changes proposed.
Status:	Commercial-in-confidence

1. Purpose of the Policy

True Oak Investments Pty Ltd (**True Oak, we, us, our**) prides ourselves on the strong relationships we build with our clients.

Client trust and satisfaction is important to us. As such, where you are unsatisfied with a service provided by True Oak, we have avenues available for you to submit your concerns.

We treat all concerns and feedback received seriously and endeavour to address concerns promptly and fairly.

2. What is a Complaint?

A complaint is an expression of dissatisfaction made to or about an organisation, as it relates to its products, services, staff, or the handling of a concern, where a response or resolution is explicitly or implicitly expected and/or legally required.

You may make a complaint in relation to a financial service provided under our Australian Financial Services (AFS) Licence.

3. How Can You Make a Complaint?

Complaints can be made via email to hello@trueoakinvestments.com.au.

Complaints can also be made by post to:

True Oak Investments Pty Ltd
C/O RSM
143 Bourke Street
Goulburn NSW 2580

Please provide us with as much information as possible about your concern. This will help us to address and resolve it efficiently and effectively.

We will work to accommodate different communication needs, such as a hearing impairment or linguistic diversity, to ensure that the feedback process is accessible to all. This can include working with a third party you have nominated to represent you, and/or arranging for an interpreter to help you make your complaint or arrange for any translation upon request and where appropriate in the circumstances.

4. What Happens After a Complaint is Lodged?

An acknowledgement will be issued to you within one business day of receipt of your complaint, by either return email or post.

Our team will investigate and respond to all aspects of the matters raised in your complaint. We will provide you with a formal written response no later than 30 calendar days after receiving your complaint unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction, we are not required to send you a formal complaint response unless you request one.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay.

5. Access to External Dispute Resolution

Dissatisfaction with our response, or the failure to receive a response within the required timeframe, may be reasons why your complaint can be referred to the Australian Financial Complaints Authority (AFCA), an independent dispute resolution service established by the Government.

If we have not had an opportunity to resolve your complaint first, AFCA may ask us to work with you to investigate and respond to your complaint before they commence their process.

AFCA's contact details are:

Australian Financial Complaints Authority

GPO Box 3 MELBOURNE VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Time limits may apply; please consult the AFCA website for more information. Complainants are encouraged to pursue internal dispute resolution before making a complaint to AFCA.