

PAYTON

COMPLAINTS POLICY STATEMENT

One of our Payton Values is Integrity. At Payton, when we are providing a product or a service to our clients, we are making a promise, if we say we will do something, there is an expectation that we will follow through.

Everyone is entitled to complain if they're unhappy with the product or service they've received. If you have a complaint, contact us in the first instance, it's important we hear about it so we can do our best to make things right. We will take your feedback seriously, work with you to address your complaint quickly, and aim to find a resolution that's fair and reasonable.

We understand that dealing with problems and issues can be frustrating and cause strong emotion; however, it is important for each of us to engage in a respectful manner.

Below is an overview of how we handle and resolve complaints for you to understand next steps.

Complaints Process

What is a complaint?

We regard a complaint as 'an expression of dissatisfaction related to our products or services, or the Complaints handling process itself, where a response or resolution is expected'. You are entitled to make a complaint to us about dissatisfaction with our service, which can include:

- Fees or charges that were incorrectly applied or calculated.
- Transactions that were incorrect or unauthorised, or mistaken payments.
- Information you weren't given about the product, including fees or costs, or that was misleading or insufficient (including the risk of an investment product).
- If you gave instructions and they weren't followed or there was an unreasonable delay in actioning them.
- Privacy and confidentiality breaches.
- If you're a small business in financial difficulty and can't make repayments.

How to contact us about your complaint

You are able to complain to us in a range of ways, including by phone, email or sending a letter:

Direct:	Contact your Relationship Manager	Email:	admin@payton.com.au	Mail:	Level 27, 60 City Rd, Southbank VIC	Phone:	03 9866 5811 Mon-Fri 8.30am to 5.30pm
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If you need additional assistance to lodge a complaint, please advise us immediately and we will help you.

It is best to start with your Relationship Manager, as many complaints are resolved with open and clear communication between us.

Often it can be best to outline your concerns in writing; or speak to us by phone and then confirm your concerns in writing. Have the details of the issue or problem available when you're talking to us. We recommend your communication includes:

- The word 'complaint' in the heading or subject line.
- Your name, contact details and the date.
- Set out the problem clearly and stick to the facts.
- Include copies of relevant documents such as emails, receipts or invoices.

If you have an idea about the type of outcome you are seeking, this is also helpful.

Documents you might need

Different information and documents will normally be required for different types of complaints, but the general categories of documents and information following will be most helpful:

- **Evidence/supporting documents:** This is the information, reports, assessments, photos, receipts, correspondence, bank and other financial statements that provide background to your complaint and that are likely to be relevant to the issues you have raised. It is also important not to write notes directly onto complaint documents as it can make it difficult to interpret your comments and it also changes the primary evidence.
- **Claim details:** This is the remedy, including any sum of money, or other outcome that you are seeking to resolve your complaint. Any relevant calculations of a claim for financial loss or compensation should be provided. You should also include documents, or references to documents that help us understand how you calculated your claim.
- **Timeline/chronology of events:** This should clearly explain what happened and when. The more complex the complaint, the more important it is to have this information. It also helps everyone to understand the order of events that have happened in relation to your complaint.

How we will respond

We will investigate your complaint thoroughly and make a genuine attempt to resolve your complaint as quickly as possible, and provide prompt financial compensation where it is the right thing to do. We'll keep you informed of our progress and if you are not satisfied with your Relationship Manager's resolution to your concerns, or the problem can't be resolved within five business days, we will refer your complaint to our Complaints Manager.

Timeframes

Most complaints can be resolved on the spot or within days. We will make every effort to try and resolve your complaint in a timely way:

- Where we cannot immediately acknowledge receipt of your complaint, our acknowledgement will be made as soon as practicable.
- We will provide name and contact details of who will be handling your complaint and the date we will try to have your complaint resolved.
- We will respond to your complaint promptly in accordance with the urgency of the complaint.
- We will provide a final response to a complaint within a maximum of 30 calendar days; or 21 days involving default notices.

External Dispute Resolution

If you're not happy with our internal resolution, you can complain to AFCA.

Contact details

- Website: <https://www.afca.org.au/make-a-complaint>
- Phone: 1800 931 678 (free call)

Time limits to make a complaint to AFCA

For most complaints, AFCA will generally only be able to consider your complaint:

- Within six years after you first became aware, or 'should reasonably have become aware', that you suffered the loss you want to complain about; or
- If you have already complained directly to us through our Internal Dispute Resolution process, then you need to complain within two years of getting a final response from us.

Payton Complaints Manager

Contact details

Complaints Manager
Level 27, 60 City Road, Southbank VIC
03 9866 5811
admin@payton.com.au
Monday to Friday, 8.30am to 5.30pm

Your sincerely

The team at Payton