



# Complaints Guide

Integrated Portfolio Solutions  
AFSL 405897 ACN 134352828

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[www.integratedportfoliosolutions.com.au](http://www.integratedportfoliosolutions.com.au)

We consider that a complaint is an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. We also believe that most complaints arise from a failure to communicate properly with the client. We are required to have internal complaint handling procedures that address Australian Standard AS ISO 10002 – 2006.

Integrated will respond to all complaints in a fair, timely and confidential fashion. Integrated see complaints as an opportunity for service improvement and if there is a genuine remedy required will endeavour to action this ensure they are providing the most appropriate service to their clients.

Integrated intend to resolve complaints based around the following principals:

- In some circumstances complaints may be managed by the representative who is the first-point-of-contact with the client, these are considered low-level complaints and are usually resolved in 5 days and no compensation is required.
- If the complaint is not expected to be resolved within 24 hours the complainant will receive a phone call or e-mail acknowledging the complaint.
- Other complaints can be made via the following address: [complaints@integratedportfoliosolutions.com.au](mailto:complaints@integratedportfoliosolutions.com.au) or via telephone on 1300 764 829.
- If a complaint is not resolved by 5 days the client will be contacted with advice on the next steps and they will receive an acknowledgement letter setting out the person responsible for handling the complaint, next steps, time-frames and the availability of the external dispute resolution solutions.
- If a complaint is not resolved by 30 days the client should have been contacted with an offer for finalisation; this should be stipulated in a letter format.
- By 35 days financial compensation should be paid.
- If the complaint is not resolved by 45 days the client must be given reasons why and informed of their right to immediately complain to AFCA.

## External Complaints Resolution Procedures

We are also required to be a member of an external complaint handling body approved by ASIC. To fulfil this requirement, we are members of the Australia Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: [1800931678](tel:1800931678) (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.