

ISSUED BY:	PERSONAL FINANCIAL SERVICES LIMITED ABN: 26 098 725 145 AUSTRALIAN FINANCIAL SERVICES LICENCE (AFSL): 234459
ADDRESS:	AURORA PLACE, LEVEL 6, 88 PHILLIP STREET SYDNEY NSW 2000
PHONE:	(02) 9904 2792
DATE:	24 NOVEMBER 2025

INTRODUCTION

At Personal Financial Services Limited (PFS), we are committed to managing disputes in a fair, timely and transparent way. This policy is designed to provide you with information on how to lodge a complaint and our process when dealing with complaints.

HOW TO LODGE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your financial adviser and you wish to make a complaint, please contact the Complaints Officer on the information below:

Mail: Complaints Officer (PFS)
PO Box R1872
Royal Exchange NSW 1225

Email: complaints@entireti.com.au

Phone: (02) 9904 2792

ASSISTANCE AVAILABLE TO YOU

If you require assistance, you can contact us to help lodge your complaint.

COMPLAINT PROCESS

There are three key steps when dealing with complaints, including:

1. **Acknowledgement:** Once we receive the complaint, you will receive acknowledgement within 24 hours of receiving it.
2. **Assessment and Investigation:** We will investigate and assess the complaint after gathering all the required information. This may involve speaking to you directly or to other relevant parties involved in order to gain a suitable resolution.
3. **Providing an Internal Dispute Resolution (IDR) Response:** We will provide you with written communication to inform you of the final complaint outcome.

RESPONSE TIMEFRAMES

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days. At times, due to the complexity of the complaint and availability of information, it may take longer to resolve. Where a delay occurs, we will contact you in writing and provide you with the reasons for the delay.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

If you do not agree to the reason for the delay or if you feel your complaint has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. The contact details for AFCA are:

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

Email: info@afca.org.au

Phone: 1800 931 678

Online: www.afca.org.au

FURTHER INFORMATION

If you would like further information about how we handle complaints, please send us an email to complaints@entireti.com.au or call us on (02) 9904 2792.