

**REALTY ASSIST AUSTRALIA PTY LTD
TRADING AS BondCollect
ACN 639 613 808**

COMPLAINTS HANDLING POLICY

1. INTRODUCTION

Realty Assist Australia Pty Ltd trading as BondCollect (**BondCollect** or **we**) is committed to taking all feedback, in particular, all complaints that we receive, seriously. We believe that dealing appropriately with a complaint provides an opportunity for us to improve our investor services and preserve our good reputation.

The purpose of this Complaints Policy (**Policy**) is to demonstrate our commitment to resolve complaints, and to detail the ways in which investors can bring their concerns to our attention. The objective of this Policy is to assist us, our directors and representatives, to resolve complaints in an efficient, effective, and professional manner.

2. RESOLVING COMPLAINTS

BondCollect has designed a complaints handling process that satisfies Essential Elements of Effective Complaints Handling as set out in the Australian Standard AS ISO 10002-2006 Customer Satisfaction – Guidelines for complaints handling in organisations (ISO 10002:2004 MOD), published by SAI Global Limited on 5 April 2006 (AS ISO 10002-2006) and the Australian Securities and Investments Commission Regulatory Guide 165 *Licensing: Internal and external dispute resolution* (July 2015) (ASIC RG 165).

Our complaints handling process aims to:

- (a) increase the level of investor satisfaction with the delivery of services;
- (b) recognise, promote and protect the rights of investors;
- (c) provide an efficient, fair and accessible mechanism for resolving investor complaints;
- (d) provide information to investors on the complaints handling process for the services provided by BondCollect; and
- (e) monitor complaints to improve the quality of the services provided by BondCollect.

2.2 Definition of complaint

BondCollect has adopted the definition of a complaint from ASO ISO 10002-2006 and ASIC RG 165:

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.

To help us investigate and resolve your complaint effectively, please provide us with the following information with your complaint:

- (a) your full name, address and contact phone number(s);
- (b) your investor number and the relevant Fidelity fund in which you are invested and the subject of the complaint (if applicable);
- (c) a description of your complaint;

- (d) any additional documentation or information that may support your complaint and assist us to resolve it; and
- (e) advise how you would like your complaint to be resolved.

3. COMPLAINT HANDLING PROCESS

We aim to resolve the complaint as quickly as possible. If your complaint cannot be resolved at first contact, we will acknowledge the receipt of your complaint immediately, or if this is not possible as soon as practicable after receipt of the complaint. We will also keep you updated throughout the resolution process.

We endeavour to resolve all complaints within 45 days of your original complaint. If you are dissatisfied with the process we have taken to resolve your complaint or with the result of our investigation, please let us know and we will undertake a further review of your concerns. If you are still dissatisfied with the outcome, you may be able to refer your complaint to an External Dispute Resolution scheme for review.

4. LODGING A COMPLAINT

You can contact us by using the details below:

The Complaints Officer

Realty Assist Australia Pty Ltd trading as BondCollect
47 Hay Street
Subiaco WA 6008
Email: info@realtyassist.com.au