



Complaints and Dispute Resolution Policy

Company: LTG Gold Rock Pty Ltd

AFSL: 286510

ABN: 94 099 107 365

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Purpose

This policy sets out how LTG Gold Rock Pty Ltd (ABN 94 099 107 365, ACN 099 107 365, AFSL 286510) receives, manages, and resolves complaints from retail clients in a fair, timely, and transparent manner, and how clients may escalate to the Australian Financial Complaints Authority (AFCA) if they are dissatisfied with our Internal Dispute Resolution (IDR) outcome.

Scope

This policy applies to all complaints made by retail clients or prospective retail clients about LTG Gold Rock's services and conduct in connection with its general advice activities relating to securities and derivatives.

It applies to all LTG Gold Rock personnel, including directors, Responsible Managers, the Compliance function, and any staff who interact with clients.

Definitions

Complaint: An expression of dissatisfaction about LTG Gold Rock's products, services, staff, or complaint handling, where a response or resolution is explicitly or implicitly expected.

IDR: Internal Dispute Resolution handled by LTG Gold Rock.

AFCA: LTG Gold Rock's external dispute resolution scheme (membership no. 12422).

Business day: A day LTG Gold Rock is open for business during office hours (9am–5pm AEST).

Final response: LTG Gold Rock's written decision on a complaint and the reasons for that decision.

How To Lodge A Complaint

Clients may lodge complaints through any of the following channels:

- Email: support@ltggoldrockstocks.com.au
- Phone: 07 2146 8222
- Post: LTG Gold Rock Pty Ltd, 3 Zamia Street, Sunnybank QLD 4109

Please provide sufficient detail to help us identify the issue and your preferred outcome.

Acknowledgement and response timelines

We acknowledge complaints within 1 business day.

If LTG Gold Rock is unable to resolve your complaint within 5 calendar days of receiving it, or if you are not satisfied with their proposed resolution, your complaint will be referred to our Compliance team. They will conduct a further independent review and investigation and provide you with a comprehensive and final response.

Please take note that we have up to 30 calendar days to investigate and respond to your complaint from the date we received it. We will ensure to communicate with you throughout this time and, if required, ask for further information.

LTG Gold Rock is not required to provide a response within the 30-day period if certain circumstances exist:

- If a resolution of the complaint is particularly complex; and/or
- If circumstances beyond our control are causing complaint management delays.

If we are unable to respond to your Complaint within 30 days, we will contact you before the 30 day period ends to inform you of:

- the reasons for the delay;
- your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
- the contact details for AFCA Escalating your complaint

If you are not satisfied with the outcome of our investigation of your complaint, you may refer your complaint to AFCA. AFCA is an independent External Dispute Resolution Scheme approved by ASIC.

You can find more information about the AFCA complaints process on their website www.afca.org.au. Please be aware that AFCA will not consider your complaint until we have had the opportunity to consider it first.

Contacting AFCA Postal: GPO Box 3, Melbourne, VIC 3001, Australia Phone: 1800 931 678 Fax: (03) 9613 6399 E-mail: info@afca.org

Internal dispute resolution process

1. Receipt and acknowledgement: We confirm receipt of the complaint within the stated acknowledgement timeframe.
2. Assessment and investigation: The Compliance Manager coordinates the review, obtains relevant information, and may consult the CEO where needed. Matters may be escalated in line with the escalation path: Staff → Compliance Manager or CEO → Board.
3. Outcome and final response: We provide a written outcome explaining our decision and reasons, and information about escalation options if you remain dissatisfied.

4. Remediation: Where a complaint identifies issues impacting clients, LTG Gold Rock remediates by correcting system errors, compensating affected clients where appropriate, and implementing root-cause fixes to prevent recurrence.

All remediation actions are documented by the Compliance Manager.

AFCA escalation

If you are dissatisfied with our final response, or if we do not provide a final response within the stated timeframe, you may escalate your complaint to the Australian Financial Complaints Authority (AFCA).

LTG Gold Rock's AFCA membership number is 12422.

AFCA provides a free and independent external dispute resolution service for retail clients.

Record keeping and reporting

We keep complete records of complaints, investigations, outcomes, and communications for at least 7 years.

Complaints information and themes are considered in management reporting and may be escalated to the CEO and the Board consistent with our escalation path.

Complaint trends inform our risk monitoring, which operates on a quarterly cadence.

Accessibility and support

Clients can access support via email, phone, and live chat during office hours (9am–5pm AEST).

Most product features are delivered via the LTG Gold Rock website, and selected outputs are available for download in PDF format.

Critical system issues are monitored outside office hours, with escalation directly to the CEO if required.

We will make reasonable efforts to assist clients to lodge and pursue complaints through their preferred available channel.

Review and version control

Owner: Compliance Manager.

Review cycle: at least every 12 months.

Approval: CEO and, where required, the Board.

This document is version 1.0 and is effective from the date stated in the meta.

Updates are recorded through controlled versioning and communicated to relevant staff.