# Complaints and Dispute Resolution Policy

How to make a complaint and how we will resolve it

| | |
|---|---|
| **Company** | LTG Gold Rock Pty Ltd |
| **AFSL** | 286510 |
| **ABN** | 94 099 107 365 |
| **ACN** | 099 107 365 |
| **AFCA member number** | 12422 |
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*This Policy replaces all earlier versions of the LTG Gold Rock Complaints and Dispute Resolution Policy.*

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# 1. About this Policy

## 1.1 Who we are

LTG Gold Rock Pty Ltd (ABN 94 099 107 365) (**LTG Gold Rock**, **we**, **us**, **our**) holds Australian Financial Services Licence (AFSL) 286510. Under our licence we provide general financial product advice about securities, derivatives and foreign exchange contracts, and we arrange and deal in these products for clients. We also provide online research and analysis tools through our website.

## 1.2 Why we have this Policy

We value your feedback and want to know when we have not met your expectations. This Policy explains how you can make a complaint, what you can expect from us, how long it will take, and what you can do if you are not happy with our response.

Making a complaint is free, and we will treat you fairly and with respect throughout the process.

## 1.3 What this Policy covers

You can complain to us about any of our products or services, including:

- general advice and research content we provide;
- transactions we have arranged or carried out on your behalf;
- our website and online tools, including the Stock Screener and AI Product Framework;
- subscriptions, billing and refunds;
- the conduct of our staff;
- how we have handled your personal information; and
- how we have handled an earlier complaint.

This Policy applies to retail clients (including small businesses), wholesale clients, prospective clients, former clients and anyone acting on their behalf.

## 1.4 Our commitment to you

When you make a complaint, we will:

| Our promise | What it means for you |
|---|---|
| **Make it easy** | Let you complain in the way that suits you, verbally or in writing, and give you extra help if you need it. |
| **Keep it free** | Never charge you for making a complaint or for us investigating it. |
| **Respond promptly** | Acknowledge your complaint quickly and respond within the timeframes in section 3. |
| **Be fair** | Look at your complaint objectively, with someone who was not involved in the matter. |
| **Keep you informed** | Tell you how your complaint is progressing and explain our decision clearly. |
| **Respect your privacy** | Use your personal information only to deal with your complaint. |
| **Learn and improve** | Use what we learn from complaints to improve our services for all clients. |

# 2. Making a Complaint

## 2.1 What is a complaint

A complaint is when you tell us you are unhappy with our products, services, staff or the way we handled a complaint, and you expect a response or resolution. You do not need to use the word "complaint", and you can tell us verbally or in writing.

## 2.2 How to contact us

You can make a complaint through any of the following channels:

| Channel | Details |
|---|---|
| **Phone** | 0406 045 487, 9am to 5pm AEST, Monday to Friday (excluding Queensland public holidays) |
| **Email** | support@ltggoldrockstocks.com.au |
| **Post** | Complaints Officer, LTG Gold Rock Pty Ltd, 3 Zamia Street, Sunnybank QLD 4109 |
| **Social media** | By message or comment on our official social media channels |

## 2.3 What to tell us

To help us resolve your complaint quickly, please tell us, where you can:

- your name and how you would like us to contact you;
- what happened, including relevant dates, the service involved and anyone you dealt with;
- copies of any relevant documents, emails or screenshots; and
- what you would like us to do to put things right.

Do not worry if you do not have all of this information. We will still accept your complaint and help you explain your concerns.

## 2.4 Complaints made on social media

If you raise a complaint about us on one of our social media channels and we can identify and contact you, we will get in touch, usually through a private message, and deal with your complaint under this Policy. To protect your privacy, please do not post personal or account details publicly.

## 2.5 Someone acting for you

You can ask someone else to make or manage a complaint for you, such as a family member, friend, lawyer, financial counsellor or advocate. We will need your written permission before we discuss your personal information with them. Once we have it, we will deal with your representative if that is what you prefer.

## 2.6 Help and support

We want everyone to be able to make a complaint. If you need help, please let us know. For example, we can:

- arrange a free interpreter through the Translating and Interpreting Service (TIS National) on 131 450;

- communicate with you through the National Relay Service if you are deaf or have a hearing or speech impairment (TTY 133 677, or www.accesshub.gov.au);
- take your complaint over the phone and write it down for you; and
- provide our letters in an accessible format, including PDF.

If you are experiencing difficult circumstances, such as illness, financial hardship, bereavement or family violence, please let us know so we can give you extra support and flexibility.

> **It is free:** There is no cost to make a complaint, and making a complaint will never affect the way we treat you or the services you receive.

# 3. How We Handle Your Complaint

## 3.1 Our process at a glance

| Step | What happens | When |
|---|---|---|
| **1. We receive your complaint** | We record your complaint and give you a reference number. | The day we receive it |
| **2. We acknowledge it** | We confirm we have received your complaint and tell you who is handling it. | Within 1 business day |
| **3. We try to resolve it quickly** | Many complaints can be sorted out straight away. | Within 5 business days |
| **4. We investigate** | If needed, our Compliance team reviews the matter in detail and keeps you updated. | As quickly as possible |
| **5. We give you our response** | We send you a written response with our decision and the reasons for it. | Within 30 calendar days |

All timeframes start from the day we first receive your complaint, through any channel.

## 3.2 Acknowledging your complaint

We will acknowledge your complaint within 1 business day of receiving it, or as soon as practicable after that. We will give you a complaint reference number and the name and contact details of the person handling your complaint.

## 3.3 Resolving your complaint quickly

We aim to resolve complaints as quickly as possible. If we resolve your complaint to your complete satisfaction within 5 business days, we may not send you a formal written response unless you ask for one.

If we cannot resolve your complaint within 5 business days, or you are not happy with what we propose, your complaint will be referred to our Compliance team for further review and investigation.

## 3.4 Investigating your complaint

When we investigate, we will look at all the relevant information, including our records of your dealings with us, and speak with the people involved. We may contact you to ask for more information or to clarify what outcome you are seeking. Your complaint will be reviewed by someone who was not involved in the matter you are complaining about.

## 3.5 Our written response

Unless your complaint was resolved under section 3.3, we will give you a written response that:

- tells you our final decision on your complaint;
- explains the reasons for our decision and addresses each issue you raised;
- refers to the information we relied on;
- explains what we will do to put things right, if anything, and when; and
- tells you about your right to take your complaint to the Australian Financial Complaints Authority (AFCA), including AFCA's contact details and the time limit for doing so.

## 3.6 Timeframes

| Step | Timeframe |
|---|---|
| **Acknowledging your complaint** | Within 1 business day of receiving it, or as soon as practicable |
| **Resolving your complaint quickly** | Within 5 business days |
| **Our written response** | No later than 30 calendar days after we receive your complaint |

## 3.7 If we need more time

Occasionally we may need more than 30 calendar days to respond, for example if your complaint is particularly complex, or if there are delays outside our control, such as waiting for information from someone else. If this happens, we will write to you before the 30 days are up to tell you:

- why we need more time;
- that you have the right to take your complaint to AFCA if you are not satisfied; and
- how to contact AFCA.

We will keep working on your complaint and respond as soon as we can.

## 3.8 Respect and courtesy

We will always treat you with courtesy and respect, and we ask that you do the same for our staff. In the rare event that a person behaves in an abusive or threatening way, we may change how we communicate with them, for example by asking that all communication be in writing. We will explain any change, and it will not affect your right to a response from us or to go to AFCA.

# 4. Putting Things Right

## 4.1 Possible outcomes

Depending on what we find, the outcome of your complaint may include:

- an explanation and, where appropriate, an apology;
- correcting an error in our information, records, research content or tool output;
- a refund or credit of subscription fees, for example for a period when our services were unavailable;
- compensation for financial loss caused by our error or conduct;
- a change to how we do things; or

- a decision that we will not change our position, with a clear explanation of why.

### 4.2 Fixing problems for everyone

If your complaint shows that we made a mistake, we will put it right for you promptly and fairly. If the same problem may have affected other clients, we will look into it and fix it for them too, even if they have not complained. We also use complaints to find the root cause of problems so they do not happen again.

## 5. If You Are Not Satisfied

### 5.1 The Australian Financial Complaints Authority

If you are not satisfied with our response, or we have not responded to you within 30 calendar days, you can take your complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. LTG Gold Rock is a member of AFCA (member number 12422).

AFCA will usually expect us to have had the chance to resolve your complaint first. If you go to AFCA before contacting us, AFCA may refer your complaint back to us to try to resolve it.

### 5.2 How to contact AFCA

| Contact | Details |
|---|---|
| **Website** | www.afca.org.au |
| **Email** | info@afca.org.au |
| **Phone** | 1800 931 678 (free call) |
| **Post** | Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 |

### 5.3 Time limits

Time limits apply to complaints made to AFCA. Generally, you must lodge your complaint with AFCA within 2 years of receiving our final response, although other time limits may also apply. Please contact AFCA or visit its website to check the time limit that applies to your complaint. Our written response will always tell you the relevant time limit.

### 5.4 Other options

If your complaint is about how we have handled your personal information and you are not satisfied with our response, you can also contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or on 1300 363 992.

You can also report concerns about financial services misconduct to the Australian Securities and Investments Commission (ASIC) at www.asic.gov.au or on 1300 300 630. ASIC does not resolve individual complaints, so if you want your complaint resolved, please contact us or AFCA.

## 6. Your Privacy

We will collect and use your personal information only to deal with your complaint, to meet our legal and regulatory obligations, and to improve our services. We handle your information in accordance with the Privacy

Act 1988 (Cth) and our Privacy Policy. Records of your complaint are kept securely and are only seen by people who need them.

# 7. More Information

## 7.1 Where to find this Policy

This Policy is available on our website, and we will send you a copy free of charge on request. Information about how to complain is also included in our Financial Services Guide and Terms of Service.

## 7.2 Changes to this Policy

We review this Policy at least once a year and update it when laws, regulatory guidance or our services change. The current version will always be available on our website.

## 7.3 Contact us

If you have any questions about this Policy or want to make a complaint, please contact us:

| | |
|---|---|
| **Phone** | 0406 045 487 |
| **Email** | support@ltggoldrockstocks.com.au |
| **Post** | Complaints Officer, LTG Gold Rock Pty Ltd, 3 Zamia Street, Sunnybank QLD 4109 |

# Appendix A: Key Terms

| Term | Meaning |
|---|---|
| **AFCA** | The Australian Financial Complaints Authority, an independent body that resolves complaints about financial services. It is free for consumers. |
| **AFSL** | Australian Financial Services Licence. LTG Gold Rock holds AFSL 286510. |
| **Business day** | Monday to Friday, excluding public holidays in Queensland. Our business hours are 9am to 5pm AEST. |
| **Complaint** | When you tell us you are unhappy with our products, services, staff or the way we handled a complaint, and you expect a response or resolution. |
| **General advice** | Financial product advice that does not take into account your personal objectives, financial situation or needs. |
| **Representative** | A person you authorise to make or manage a complaint on your behalf. |
| **Written response** | Our letter or email setting out our final decision on your complaint, the reasons for it, and your right to go to AFCA. |