



COMPLAINTS MANAGEMENT POLICY

INTRODUCTION

Cash Flow options Pty Ltd (“**Cash Flow Options, we or us**”) is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace

A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

OUR COMPLAINTS MANAGEMENT PROCESS

We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following methods:

Email: info@cashflowoptions.com.au

Phone: +61 7 5603 3936

Website: [Online Contact Form](#)

In writing: Lot 121 – 18 Fern St, Surfers Paradise, QLD 4217

If your complaint is not acknowledged or not satisfactorily resolved, please contact the Complaints Manager of our authorising Licensor Intelligent Financial Markets Pty Ltd via:

Email: support@fbsaustralia.com

Phone: +61 2 9190 7577 or 1300 735 125

Post: Suite 409, 350 George Street, Sydney NSW 2000 Australia

Any material relating to the Internal Dispute Resolution (“**IDR**”) process will be provided to you free of charge.

Cash Flow Options Pty Ltd is a Corporate Authorised Representative (CAR 001241956) of
Intelligent Financial Markets Pty Ltd (AFSL 426359)

We will collect certain information from you, including:

- a) Your name;
- b) Your contact details;
- c) How you would prefer to be contacted;
- d) A description of your complaint; and
- e) How you would like the complaint resolved.

We will acknowledge your complaint, generally within one (1) business day, and give you the contact details of the person responsible for dealing with your complaint.

The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about:

- the final outcome of your complaint at IDR; and
- your right to take the complaint to the Australian Financial Complaints Authority (“**AFCA**”) if you are not satisfied with the IDR response and how to contact AFCA.

An IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth (5th) business day of receipt of the complaint, where we have:

- resolved the complaint to your satisfaction; or
- given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.
- A written response will be provided if:
 - you request a written response; or
 - the complaint is about hardship.

TIMEFRAME FOR RESOLVING COMPLAINTS

We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within thirty (30) calendar days of receiving your complaint.

IF YOU ARE UNHAPPY WITH OUR RESPONSE

If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which Integrated Financial Markets Pty Ltd is a member (Member Number 30600).

You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: <https://www.afca.org.au/>

The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

ACCESSIBILITY SERVICES

We take our commitment to provide accessible services to customers seriously.

If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:

- Talk to text users, please call 133 677 and then ask for + 61 (0)3 9021 0420 or 1300 735 125;
- Speak to listen users, please call 1300 555 727 and then ask for + 61 (0)3 9021 0420 or 1300 735 125;
- Internet relay users, please [connect to the NRS](#) and then ask for + 61 (0)3 9021 0420 or 1300 735 125;

If you require this Policy in another language, please contact us for further assistance.