

Carnegie Morgan Hill

Complaints Resolution Policy

CMH Financial Group Pty Ltd is committed to the efficient resolution of complaints received in relation to the services that are offered by our organisation, and its representatives and staff.

CMH Financial Group Pty Ltd understands that complaints can be a valuable source of information and can assist our organisation to improve the manner in which we deal with our clients. Therefore, all current complaints will be reviewed at a quarterly Compliance Meeting to ensure systemic problems are addressed and are prevented from recurring in the future.

CMH Financial Group Pty Ltd recognises the importance of the complaints handling process. It is important that any complaints are handled in the correct manner in order to protect the reputation of our organisation, representatives and staff and to build client confidence in us as a financial advice provider. Our complaints handling procedure will be reviewed on an annual basis to ensure that it continues to address requirements.

If you have a complaint:

Internal Dispute Resolution

1. Speak to your adviser. Clarify why you are not happy and if there is additional information you require please put this in writing. In our experience most issues arise from miscommunication so it may be able to be resolved by further explanations or information being provided.
2. Write to our Complaints Team at CMH. Our email address is complaints@cmhgroup.com.au
3. Explain what has occurred and the reasons for your complaint. You will receive an acknowledgement response within 5 working days from CMH Complaints Manager. An indication of the expected timeframe to resolve the dispute through further discussions or investigation will be provided.
4. All complaints should aim to be resolved within 45 days, of the complaint being received. Clients are to be informed of this time frame at the time they lodge their complaint.
5. If the complaint is not settled within 45 days, from the date of the complaint, you may contact Credit and Investments Ombudsman Service (CIOSL). CIOSL is an independent body set to resolve certain disputes between consumers and financial services businesses. CIOSL may be able to assist you to resolve your complaint, but only if you are not satisfied with the response received from our handling of your complaint.

External Dispute Resolution

CIOSL (Credit and Investments Ombudsman Service Limited)

You can contact CIOSL should you wish to escalate your complaint.

Phone: 1800 138 422

Fax: (02) 9273 8440

Post: Case Management Team C-/Credit and Investments Ombudsman

PO Box A252

Sydney South NSW 1235 www.CIOSL.com.au

CMH Financial Group Pty Limited holds appropriate compensation arrangements under the Corporations Act in the form of Professional Indemnity Insurance which includes responsibility for services provided by both current and former advisers/employees.

Obligation

CMH Financial Group Pty Ltd provides financial services to retail clients and is therefore obligated under s912A(1)(g) to have a dispute resolution system. The requirements of the dispute resolution system are stated at s912A(2).

CMH Financial Group Pty Ltd must have a dispute resolution system that consists of:

- internal dispute resolution procedures that comply with standards and requirements made or approved by ASIC and that cover complaints made by retail clients about the financial services provided; and membership of one or more external dispute resolution schemes approved by ASIC that covers, or together cover, complaints made by retail clients in relation to the financial services provided.
- 'Retail clients' are defined in defined in s761G and related regulations.
- 942B(2)(h) requires that the Financial Services Guide presented to retail clients contain information about the dispute resolution system and how that system may be accessed.

Expectation

ASIC sets out its expectations for dispute resolution systems in Regulatory Guide 165 [RG165] Licensing: Internal and external dispute resolution.

ASIC expects that internal dispute resolution contain the essential elements from Section 2 of Australian Standard AS ISO 10002-2006 Complaints handling.

External dispute resolution schemes must be approved by ASIC. A list of approved schemes is published on the ASIC site.

Your adviser is required by law to collect personal information from you in order to provide financial information or advice. In general some or all of the following kind of information will be collected and held by us.

Privacy Policy

We aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us.

Our Privacy Policy explains in more detail our commitment to protecting your personal information. This privacy policy sets out the information handling policies of CMH Financial Group. We are committed to providing professional services and respecting the privacy of your personal information.

We are bound by the National Privacy Principles under the Privacy Act. This policy explains how we will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.

What type of information does CMH hold?

The type of information we collect and hold about you varies depending on the type of product or service we provide you. You may choose not to provide us with your personal information. Depending on the nature and quality of the information you choose to withhold, we may not be able to provide you with accurate or complete financial advice.

How does CMH use this information?

We use the information to provide you with financial product advice or services, in particular to assess your risk tolerance and determine investment strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use the information to send you material about other products and services. If you do not want to receive this type of material, please advise us and we will stop sending you this information.

Does CMH disclose your personal information to other companies?

CMH may share information with organisations that assist us to administer your investments or provide you with products and services including the following;

- External services providers such as para-planning services or IT service providers.
- Related CMH entities such as CMH Mortgages Pty Ltd, CMH Property Services Pty Ltd and CMH Accounting Pty Ltd.
- To a regulatory body at their request

How does CMH Handle a request to personal information?

Under the National Privacy Principles, you have the right to access the information we hold about you. You can access the information in many ways, where you wish to access information about you, contact your adviser and they will make arrangements for you to do so.

In some circumstances we may refuse you access to your personal information, these circumstances are limited to situations where your request may unreasonably impact upon another person's right to privacy. If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons for our decision.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

CMH has a number of obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth). These obligations may require us to carry out procedures to identify you and to verify the identification information provided. We may not be able to provide our services until all information required is received. Anti-Money Laundering and Counter Terrorism Financing legislation and regulations also stipulate that we need to report certain information about our customers to relevant authorities, including the

Australian Transaction Reports and Analysis Centre (AUSTRAC). Where such reporting has taken place, we may be prevented by this legislation from telling you. Where legally permitted or obliged to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties.

The AUSTRAC website at www.ustrac.gov.au provides information relating to the Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations. We will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we are required by law to delay, block, freeze or refuse to process a transaction.

What if some information CMH holds is wrong?

Please advise us if the information we hold about you is wrong or has changed. We want our records to be accurate, complete and up to date and we rely on the accuracy of the information to provide you with appropriate financial advice.

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

While committed to your privacy we are also committed to providing parties with whom we have a business relationship and who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client. We do this by providing broad information on client communication levels and on acceptance of advice provided.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. You have the right to request the return of your original file. In such case CMH Financial Group reserve the right to keep a copy of your original file.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

How do I make enquiries or complain about a breach in privacy?

If you require more information about the ways CMH manages personal information or wish to make a complaint about a breach of your privacy, you should please contact us at:

Attention: CMH Group Privacy Officer

Postal: PO Box R928, ROYAL EXCHANGE NSW 1225

Telephone: 02 9125 2000

Street Address: Level 9, 120 Sussex St, Sydney NSW 2000

Email: complaints@cmhgroup.com.au

Changes to the Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time.