



**TradeDirect365**  
**Complaints Policy**



This document should be read in conjunction with the Client Agreement.

This Policy is aimed at clients and contains TradeDirect365's dispute resolution or complaint handling procedure in relation to our products, services or staff.

Please see below the process for reaching out to us with your concerns.

### **Internal Dispute Resolution**

If you are dissatisfied in your dealings with us, please contact our customer support team as soon as possible, so your concerns can be dealt with promptly. Please set out your concerns clearly, so that we can understand and help resolve the issues.

Your communication will be acknowledged by our team as soon as possible but no later than three business days.

You can contact us through the following channels:

Email	<a href="mailto:support@tradedirect365.com.au">support@tradedirect365.com.au</a>
Phone	1800 886 514 – Press 2 (Within Australia) +61 2 8310 4713 (Outside Australia)
Chat	You can access our chat facility via the chat bubble in the bottom right corner of the screen, after logging into your account.

In an effort to provide a speedy resolution to the issues raised by the complainants, TradeDirect365 has implemented a No Quibble Policy (i.e. informal stage). In accordance with this Policy the customer support team will work with you to understand your concerns and where necessary, liaise with other departments to ensure that an effective and prompt resolution is achieved.

If our support team are unable to resolve the matter at this informal stage or the proposed outcome is not satisfactory, your complaint will be escalated to our compliance team (i.e. formal stage).

On receipt of a formal complaint, our compliance department will;

- acknowledge your formal complaint as soon as practicable but no later than three business days;
- investigate the issue(s) by liaising with the concerned departments/individuals and assess the events, systems or processes thoroughly;
- examine the facts and supporting evidence provided to reach a favourable and impartial outcome; and
- issue a final response or an update on the progress of the investigation to the complainant no later than 10 business days of receiving the formal complaint.

### **External Dispute Resolution**

If you do not feel that your complaint has been resolved satisfactorily by the compliance department, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is impartial and experienced in resolving disputes between financial institutions and their customers. Their contact details will also be included in our final response to your complaint.



Please note that AFCA will usually require you to have exhausted all of our internal dispute resolution channels before escalating your case to them. You have 2 years from the date of final response by us to escalate your complaint to AFCA.

Please see below for AFCA's contact details:

<b>Address</b>	GPO Box 3 Melbourne VIC 3001 Australia
<b>Phone</b>	(+61) 1800 931 678
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Site</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Dedicated URL</b>	<a href="http://www.afca.org.au/make-a-complaint">www.afca.org.au/make-a-complaint</a>