

## Dispute Resolution Procedures Mercer Financial Advice (Australia) Pty Ltd

### How we handle complaints

If you have submitted a complaint it will be handled by a representative of Mercer Financial Advice (Australia) Pty Ltd or the Complaints Officer, depending on the nature of your complaint.

If your complaint cannot be dealt with by a Mercer Financial Advice (Australia) Pty Ltd representative within 5 business days or if it is a matter to be dealt with by the Complaints Officer, then the following procedures will be followed:

- We will write to you acknowledging receipt of your complaint.
- The Complaints Officer will review your complaint and determine what information is necessary in order to properly consider and make a decision in relation to it. This may involve requests for further information from you and from any other person that is considered relevant in relation to the complaint. Mercer Financial Advice (Australia) Pty Ltd has delegated to the Complaints Officer the power to consider and decide on complaints.
- Your complaint will be handled within 45 days of its receipt and you will be advised in writing of the decision.
- Any information collected during the handling of your complaint will be handled in accordance with the Mercer Privacy Policy, as outlined below.

If it takes longer than 45 days or if you are not satisfied with the decision on your complaint you have the option to refer your complaint to an external dispute resolution scheme - refer contact details below:

#### **Before 1 November 2018**

Financial Ombudsman Service (FOS)  
Telephone: 1800 367 287  
Online: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Mail: FOS, GPO Box 3, Melbourne VIC 3001

#### **On or after 1 November 2018**

Australian Financial Complaints Authority (AFCA)  
Telephone: 1800 931 678  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: AFCA, GPO Box 3 Melbourne VIC 3001

Time limits can apply for certain complaints or complaints may fall outside of FOS or AFCA jurisdiction. For more information call FOS before 1 November 2018 or AFCA on and after 1 November 2018.

### **Do you have any further queries?**

If you have any further queries about how we will handle your complaint or to request a copy of the full version of our Dispute Resolution Procedures, which will be provided to you free of charge, please contact:

MFA Complaints Officer  
GPO Box 9946  
Melbourne VIC 3001  
(03) 9623 5555

### **How we handle your information**

Information we collect from you during the handling of your complaint will be used or disclosed for the purposes of managing and reaching a decision on your complaint and corresponding with you in relation to your complaint.

If you do not provide information that may be requested from you during the handling of your complaint, we may not be able to properly handle, assess and resolve your complaint.

We may also collect information about you from third parties such as your employer, superannuation and investment funds, other financial advisers, financial institutions, insurance companies, our related entities and publicly available sources.

We may disclose your information to the above organisations, as well as our professional advisors, any relevant government authority that requires your personal information to be disclosed, external dispute resolutions bodies and our other service providers, in order to deal with your complaint. This can include our service providers in another country, most likely our processing centre in India. Mercer's Privacy Policy lists all other relevant offshore locations.

The Mercer Privacy Policy is available to view at [www.mercerfinancialservices.com](http://www.mercerfinancialservices.com) or you can obtain a copy by contacting us on 1300 136 202. It sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a privacy complaint about the way we have dealt with your information and how such complaints will be handled.

If you have any other queries in relation to privacy issues please call 1300 136 202 or write to Mercer's Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

*Please let us know if you do not understand and consent to your information being collected, disclosed and used in the manner set out above.*

**Issued by Mercer Financial Advice (Australia) Pty Ltd, ABN 76 153 168 293, AFS Licence No. 411766  
September 2018**