Selfwealth by Syfe

Complaints Handling Policy

3 July 2025

Selfwealth Pty Ltd · Level 4, 473 Bourke Street Melbourne VIC 3000 ·
ABN 52 154 324 428 · AFSL No. 421789

Complaints Handling Policy

Introduction

At Selfwealth, our vision is to deliver the best and most reliable platform, tools and insights — empowering investors and advisers to achieve their goals. We put our valued customers' needs at the centre of everything we do but understand that from time to time you may express dissatisfaction with our products or services provided.

This policy explains the process on lodging a complaint, our measures for handling your complaint, the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

We acknowledge the importance of having an effective and efficient complaints handling process and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

What is a complaint?

A complaint is:

> "An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required".

How to make a complaint

You can make a complaint to us in any of the following ways:

Email	support@selfwealth.com.au
Chat	Online chat services @ www.selfwealth.com.au
Writing	Level 4 473 Bourke Street Melbourne Vic 3000

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you would like us to do, to resolve your complaint.

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

How we will deal with your complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- verbally – we will acknowledge your complaint in the same manner and in writing, within one business day, or as soon as practicable;
- in writing – by email or via our chat system within one business day or as soon as practicable upon receiving your complaint.

When acknowledging your complaint, we will provide a time frame of when you will receive an update or when we aim to resolve your complaint by.

Assessment and Investigation

If we cannot resolve your complaint immediately, we may need some time to assess and investigate your concerns. In order to investigate your claim thoroughly we may also request that you provide us with further information to assist with our investigation and, if we make such a request, your complaint may not proceed any further until such time as we receive the requested information.

Response

We will provide you with our written reasons for the outcome of your complaint within the following timeframes where:

- your complaint is not resolved within 5 business days of us receiving your complaint; or
- if you request a written response.

We will ensure a formal response is provided no later than 30 calendar days after receiving your complaint.

Our response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to any relevant supporting information; and
- provide a sufficient level of detail for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with a response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested a response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing a Response

If we are not able to provide our response to you on time because your complaint is complex or because of circumstances beyond our control, such as a non-response or delayed response to our request for additional or supporting information, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

Escalating your complaint

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

AFCA

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of Australian Financial Complaints Authority (AFCA) and our membership number is 30405.

Please note that AFCA is bound by certain rules and your complaint may or may not fall within its jurisdiction.

You can contact AFCA using the following details:

- Email: info@afca.org.au
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne, VIC, 3001.We recognise the importance of securing the personal information of our customers. We will take steps to ensure your personal information is protected from misuse, interference or loss, and unauthorised access, modification or disclosure.

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