



# Complaints Notice

Pepperstone Group Limited

Company: Pepperstone Group Limited  
ACN: 147 066 703  
AFSL: 414530  
Date: October 2021



## Complaints Notice

This Notice explains how you can make a Complaint, our procedures for handling your Complaint, and the steps you can take if you are not satisfied with our response to your Complaint or the time it takes for us to respond.

### How to make a Complaint

In the unlikely event that you are not satisfied with our products or services, you can contact our Client Support team in any of the following ways:

- By email at [support@pepperstone.com](mailto:support@pepperstone.com).
- By telephone on [1300 033 375](tel:1300033375)
- By writing to:

Client Support  
Pepperstone Group Limited  
Level 16, Tower One  
727 Collins St  
Melbourne VIC 3008  
AUSTRALIA

- By messaging us on our social media accounts

When making your Complaint, please tell us:

- Your name
- Your account identifying information (if applicable)
- How you wish us to contact you (e.g. by phone, email)
- What your Complaint is about; and
- What you are seeking to resolve your Complaint

If you need help to make or manage a 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.

### 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 thereafter;
- in writing – by email or via social media, we will acknowledge your Complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your Complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.



## Investigation of your Complaint

If we cannot resolve your Complaint immediately, we may need further time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

If our Client Support team is not able to resolve the matter, then you can refer it as a Complaint to our Compliance team. They will carry out an impartial assessment of the Complaint to establish whether we have acted fairly and met all our contractual and other obligations.

You can contact our Compliance team at [compliance.au@pepperstone.com](mailto:compliance.au@pepperstone.com)

Or by writing to:

Compliance Department  
Pepperstone Group Limited  
Level 16, Tower One  
727 Collins St  
Melbourne VIC 3008  
AUSTRALIA

## Complaint Response – Retail Clients

We will provide you with a written response and outcome to your Complaint, including our reasons for the outcome, no later than 30 calendar days after receiving your Complaint where:

- your Complaint is not resolved within 5 business days of us receiving your Complaint; or
- you have requested a written response.

If you believe that we have not resolved your Complaint to your satisfaction, our Complaint Response will also inform you of your right to escalate your Complaint to the Australian Financial Complaints Authority (“**AFCA**”)

AFCA is an independent external resolution scheme established to resolve disputes between financial institutions and their customers.

If we reject your Complaint (whether in full or in part), our Complaint Response will:

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

We are not required to provide you with a Complaint Response if:

- your Complaint is resolved to your complete satisfaction within 5 business days and you have not requested a Complaint 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 Complaint Response**

If we are not able to provide our Complaint Response to you on time because your Complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA.

### **Complaint Response - Wholesale Clients**

Response times for Wholesale clients may vary due to their often sophisticated and complex nature. We will endeavour to resolve these Complaints within 5 days, but these may take longer due to their complexity. In such cases, we will aim to provide a response within 45 days.

### **AFCA**

Pepperstone is a member of AFCA and our membership number is 28689.

AFCA will not consider your Complaint until we have had the opportunity to address the Complaint, and any reference to AFCA cannot be made by you until you receive a final response from us or after 30 days after the date of your Complaint, whichever is sooner.

You can contact AFCA using the following details:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
AUSTRALIA

Freecall: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Further information can be found at [www.afca.org.au](http://www.afca.org.au)



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727 Collins Street  
Melbourne VIC 3008  
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Local Call 1300 033 375  
Phone +61 3 9020 0155

[www.pepperstone.com](http://www.pepperstone.com)  
[support@pepperstone.com](mailto:support@pepperstone.com)