



COMPLAINTS – CHANGE TO EXTERNAL DISPUTE RESOLUTION SCHEME FROM 1 NOVEMBER 2018

The Product Disclosure Statement contains details of the external dispute resolution (EDR) scheme to which you can refer complaints that remain unresolved after having dealt with our internal complaints resolution process.

The Commonwealth Government has now established a new single EDR scheme, the Australian Financial Complaints Authority (AFCA), which will provide a free, fast and binding dispute resolution service to consumers in the financial system, replacing the Financial Ombudsman Service (FOS) from 1 November 2018.

Therefore, any external complaints should be referred to the relevant EDR scheme, as shown in the following table.

DETAILS	UNTIL 31 OCTOBER 2018	FROM 1 NOVEMBER 2018
EDR scheme	Financial Ombudsman Service (FOS)	Australian Financial Complaints Authority (AFCA)
Phone	1800 367 287	1800 931 678
Email	info@fsc.org.au	info@afca.org.au
Website	www.fos.org.au	www.afca.org.au
Mail	Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001