

Complaints Handling

Prepared 1 June 2011

Summary of Complaints Handling Procedures

The International Securities & Derivatives Group (“ISDG”) offers clients Internal and External Dispute Resolution Procedures. Clients are encouraged to initially try to resolve any complaints or disputes through the Internal Complaints Handling Procedures. If a complaint cannot be successfully resolved using the Internal Complaints Handling Procedures, the complaint will be referred to the External Complaints Resolution Scheme, the Financial Ombudsman Service (FOS).

Complaints may be made verbally or in writing. ISDG will attempt to deal with your complaint in a prompt and efficient manner. ISDG will follow the procedure outlined below to ensure that your complaint is resolved within a period of 28 days (where possible). Some complaints can be resolved more quickly depending on the facts and the nature of the complaint. If the complaint is more complex and takes longer than 28 days, we will communicate the reasons for the delay.

Our Complaints Officer is Mr Cable Belousoff and he will assist you if required in making your complaint so that all relevant facts are provided.

The following process will be followed to review, investigate and attempt to resolve your complaint under our Internal Complaints Handling Procedures:

- (i) Once a complaint is communicated to ISDG, we will listen to your complaint or review your written complaint and ascertain the key issues of your complaint. The Complaints Officer reviews and investigates all complaints;
- (ii) The Complaints Officer will ask you to provide specific or additional information so that he can ascertain all relevant facts. You are invited to provide as much information as you think is relevant to the complaint;
- (iii) The Complaints Officer will confirm the key issues of your complaint either verbally or in writing and keep in regular contact with you while the complaint is being investigated and you will be advised as to the current status of the investigation;
- (iv) The Complaints Officer will undertake an internal investigation based on the facts provided in your complaint;
- (v) The Complaints Officer will then deal with the complaint on the facts and contact you should any additional information be required;

- (vi) The Complaints Officer will consider all information available regarding the complaint and ISDG will either:
 - (a) Accept the complaint and offer a remedy;
 - (b) Offer a remedy without accepting the complaint; or
 - (c) Reject the complaint and provide reasons for such rejection.
- (vii) Remedial action may range from an apology to financial compensation. Where a financial remedy is considered appropriate, the aim is to provide fair compensation for any loss suffered;
- (viii) If you feel that the response to your complaint from ISDG does not fully address the issues raised and you feel that your complaint is not resolved to your satisfaction, then the Complaints Officer will:
 - (a) Inform you that you have the right to pursue your complaint with the External Complaints Handling Scheme; and
 - (b) Provide details of how you can access the External Complaints Handling Scheme.

If you require further information on our complaints handling procedures please contact us;

- *The Complaints Officer*
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Geelong
Victoria, 3220
- Email: cable@isdg.com.au
- Phone: (03) 5201 0136