

JB MARKETS PTY LTD – COMPLAINTS POLICY

Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and 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.

JB Markets Pty Ltd (“JB Markets”) acknowledges the importance of having an effective and efficient complaints handling and Internal Dispute Resolution (“IDR”) framework, 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.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by *ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98* (“the Instrument”). The Instrument is a legislative instrument made by ASIC. Further information is contained in ASIC RG 271.

JB Markets adopted this current policy on 5 October 2021.

What is a Complaint?

For the purposes of this policy, a Complaint is defined as:

An expression of dissatisfaction made to or about an organisation—related to its products, services, staff or the handling of a complaint—where a response or resolution is explicitly or implicitly expected or legally required.

This is the definition given in Australian Standard AS/NZS 10002:2014 *Guidelines for complaint management in organizations*.

How to make a complaint

If you want to make a complaint to us, you may do so in any of the following ways:

Telephone: 0405 185 211
Mail: Unit 1014, 36 Evelyn Street
Newstead Queensland 4006
Email: info@jbmarkets.com

It is important to note that your complaint may be made either in writing or verbally, however, we encourage all communication to be in writing.

When making your complaint, you will need to advise:

- Your name.
- How you wish us to contact you (for example, by phone or by email).
- What your complaint is about.
- What you are seeking 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 (1) business day, or as soon as practicable.
- In writing – we will acknowledge your complaint, in writing, within one (1) 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 will need some time to investigate your concerns.

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

IDR Response

We will provide you with our written reasons for the outcome of your complaint (“IDR Response”) within 30 calendar days after receiving your complaint where:

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

Our IDR 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 IDR 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 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 or another forum.

We are not required to provide you with an IDR Response if:

- Your complaint is resolved to your complete satisfaction within five (5) business days and you have not requested an IDR Response; or

- Within five (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 an IDR Response

If we are not able to provide our IDR 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 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

JB Markets is required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA and our membership number is 12606.

You can contact AFCA by way of the following:

Telephone: 1800 931 678
Mail: GPO Box 3
Melbourne Victoria 3001
Website: www.afca.org.au

The AFCA website also permits you to register or lodge a dispute online.