



INTERNAL DISPUTE RESOLUTION SYSTEM

Internal Dispute Resolution (IDR) System

The Funds Internal Dispute Resolution (IDR) system ensures that all complaints are managed fairly, promptly and in a manner that supports members' rights. This system is designed to meet the requirements of ASIC Regulatory Guide 271 Internal dispute resolution (RG 271) and to provide members with confidence that their concerns will be heard, recorded and resolved in a transparent and timely manner.

The Funds IDR System consists of three key elements:

1. Complaints Policy – which outlines how the Fund manages complaints, accessible information on timeframes and IDR response requirements.
2. Complaints Web page – which provides members with clear, accessible information on how to make a complaint.
3. Complaints Register – which records and tracks all complaints received by the Fund

COMPLAINTS POLICY

The Funds Complaints Policy outlines how complaints are received, assessed, investigated, and resolved. The policy explains what constitutes a complaint, how members can lodge a complaint, and the steps the Fund takes to ensure each complaint is handled fairly and objectively.

The Complaints Policy outlines:

- the methods available to members and stakeholders to lodge a complaint
- the process for acknowledging and responding to complaints
- how the Fund assesses and investigates complaints
- the required timeframes for issuing an IDR response
- how the Fund identifies and escalates systemic issues
- the escalation process if a member or stakeholder is dissatisfied with the Funds response
- how the Fund provides extra support and assistance to members, including vulnerable members
- how the Fund manages complaints lodged through a representative and the authority requirements
- how the Fund maintains records of complaints and uses complaint data for continuous improvement
- how the Fund protects the privacy and confidentiality of members and stakeholders

The Complaints Policy is reviewed regularly to ensure it remains compliant with regulatory requirements and reflects best practice in dispute resolution.

COMPLAINTS WEB PAGE

The Fund maintains a dedicated Complaints Web Page that provides members with clear, plain language information on how to make a complaint.

The page is publicly accessible and outlines:

- how a member can lodge a complaint (including email, phone, mail, or online)
- the information the member should provide in their complaint
- the process once a complaint has been received by the Fund
- the timeframes the Fund must meet when responding
- what the member can expect during the process
- the member's right to escalate their complaint if they are not satisfied with the Fund's response
- the extra support available for members who need assistance to make a complaint
- the Funds commitment to treating all members and stakeholders fairly, respectfully and acting in their best interests.

The Complaints Web Page ensures that all members, including vulnerable members, can easily understand how to raise concerns and what support is available.

COMPLAINTS REGISTER

The Fund maintains a fit for purpose Complaints Register that records and tracks every complaint received. The Register supports compliance with ASIC requirements and enables the Fund to monitor trends, identify systemic issues, and improve member outcomes.

The Complaints Register records:

- the date the complaint was received
- the member's details
- the nature of the complaint
- the steps taken to investigate and resolve the matter
- the outcome of the complaint
- the date the IDR response was issued
- any escalation of the complaint
- any identified systemic issues or follow-up actions

The Register is reviewed regularly by management and reported to the Board or relevant committees to ensure appropriate oversight.

The Fund reviews its IDR system periodically to ensure it remains effective, compliant and aligned with regulatory expectations.

Updates to the Complaints Policy, Complaints Web Page or Complaints Register are approved and managed through the Funds risk governance framework.