

Complaints Policy

CFG Advice Pty Ltd ABN 62 621 016 055, Australian Financial Services Licence No. 501857, and its representatives, including Cranage Private Wealth Pty Ltd ABN 97 007 009 903, Corporate Authorised Representative No. 260866, are committed to accessible, fair, timely and effective complaint handling. This policy explains how you can complain about CFG Advice Pty Ltd, a financial adviser or an authorised representative.

What is a complaint?

A complaint may be made through any reasonable channel, including to your adviser or another member of our team. Complaints made on social media accounts or channels controlled by us will also be handled under this process where the author is identifiable and contactable.

A complaint is an expression of dissatisfaction made to or about us, our products, services, staff, representatives or complaint handling process, where a response or resolution is explicitly or implicitly expected or legally required. You do not need to use the word "complaint", request compensation or put your concerns in writing.

How to lodge a complaint

You can complain by telephone, email, mail, through our website or directly to your adviser. Our complaints process is free. If you need assistance, an interpreter, accessibility support or another reasonable adjustment, please tell us. You may authorise another person to act for you.

Phone	03 9097 6000
Email	info@cfgadvice.com.au
Mail	Advice Dispute Resolution Team, PO Box 534, Flinders Lane VIC 8009
Online	www.cranagegroup.com.au

Information that may help us

You do not need to provide every item below before we will consider your complaint. If available, the following may help us investigate:

- Your name and contact details.
- Your adviser or representative's name.
- Relevant account, policy, loan or investor reference numbers.
- A description of what occurred and when.
- Relevant documents or communications.
- The outcome you are seeking.

How we will handle your complaint

- Record and assess the complaint, including whether it is urgent or requires immediate protective action.
- Acknowledge receipt within one business day, or as soon as practicable if that is not possible.
- Investigate fairly and impartially and give you a reasonable opportunity to provide information.
- Keep you informed where appropriate and implement agreed outcomes promptly.
- Consider whether the matter identifies a broader or systemic issue or requires another regulatory assessment.

Our written response

For a standard financial services complaint, we will provide our written Internal Dispute Resolution response no later than 30 calendar days after receiving the complaint, unless a different statutory timeframe or permitted exception applies. The response will explain the final outcome, reasons for the decision, any action taken or proposed, your right to refer the matter to the Australian Financial Complaints Authority and its contact details. If we reject or partially reject your complaint, our response will identify and address the issues raised, explain our findings on material questions of fact and provide sufficient detail for you to understand the basis of our decision.

We may not be required to provide a written Internal Dispute Resolution response where we close your complaint by the end of the fifth business day after receiving it because we have resolved the complaint to your satisfaction, or we have provided an explanation or apology and can take no further reasonable action to address the complaint. We will still provide a written response where you request one or where a written response is otherwise required, including for complaints about hardship, a declined insurance claim or the value of an insurance claim.

If we cannot provide the response within the applicable timeframe because the complaint is particularly complex or because of circumstances beyond our control, we will provide a delay notification before the timeframe expires. It will explain the reasons for the delay and your right to complain to the Australian Financial Complaints Authority.

Australian Financial Complaints Authority

If you are not satisfied with our response, or we do not respond within the applicable timeframe, you may lodge a complaint with the Australian Financial Complaints Authority. It provides fair and independent financial services complaint resolution that is free to consumers.

Mail	GPO Box 3, Melbourne VIC 3001
Phone	1800 931 678
Email	info@afca.org.au
Online	www.afca.org.au

Privacy and scope

Personal information collected during complaint handling will be managed in accordance with our Privacy Policy and applicable privacy laws. This policy applies to CFG Advice Pty Ltd and its authorised representatives, including Cranage Private Wealth Pty Ltd, for complaints connected with financial services provided under CFG Advice Pty Ltd AFSL 501857.