

Guide to Complaints for Investors

Complaints are an important source of information and feedback to Australian Affordable Housing Securities (AAHS). An effective means of resolving complaints is important to us to maintain confidence in AAHS's products and services.

AAHS operates an efficient, fair and effective complaint and dispute resolution system to deal with complaints or disputes genuinely, fairly and consistently. We will attempt to resolve complaints as quickly as possible.

If you have a complaint about any aspect of the Australian Residential Investment Fund (ARIF) you should contact the AAHS Complaints Officer:

Post: Australian Affordable Housing Securities Limited, PO Box 4222, Robina TC QLD 4230

Email: nras@aaosl.com.au

Telephone: 1800 940 773 (free call)

The complaint should document your name and contact details and as much detail about the issue as possible to enable AAHS to deal with the complaint.

We will acknowledge receipt of your complaint and investigate and attempt to resolve your complaint in a timely fashion. Where possible, AAHS will aim to provide a written response to all complaints within ten (10) business days. Our response will inform you of the view that has been reached, setting out clear and concise reasons for our decision and will

adequately address the issues that were raised in the complaint.

If we identify that resolution is not possible within ten (10) business days, AAHS will acknowledge your complaint within five (5) business days and provide you with an estimated time for resolution.

If we are unable to resolve your complaint within ten (10) business days, AAHS will contact you at least once every month to provide an update on the progress of the complaint and provide a further estimate as to when your complaint may be resolved.

Should AAHS be unable to resolve your complaint within forty-five (45) days, we will contact you advise you of the status of your complaint and the reasons for the delay. If you are dissatisfied with the delay in resolving your complaint, you can lodge your complaint with the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides a fair and independent financial services complaint resolution service that is free to AAHS Investors:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001