

# 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 service provided by AAHS, you should contact the AAHS Complaints Officer:

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

**Email:** [nras@aahsl.com.au](mailto:nras@aahsl.com.au)

**Telephone:** 1800 940 773 (free call)

**Website:** [www.aahsl.com.au](http://www.aahsl.com.au)

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

thirty (30) calendar 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.

## External Dispute Resolution

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

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

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

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

Should AAHS be unable to resolve your complaint within thirty 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 a complaint with AFCA.