

COMPLAINTS POLICY

Nascent Advisory Group

This Complaint Policy has been produced by Nascent Advisory Group Pty Ltd ('Nascent', 'we', 'us,' and 'our').

Nascent Advisory Group is a diversified financial services group that provides wealth management and stock broking licensee services. Nascent Advisory Group is not related to any Bank or Institution.

Nascent advisers are equipped to offer clients holistic advice and solutions that are tailored to each client's individual needs, circumstances, and advice requirements.

Our Commitment to you

Nascent is committed to the efficient and fair resolution of complaints received in relation to the services that are offered by our advisers and us. Our complaints resolution process is provided to you free of charge.

If you have a Complaint

If you have a complaint about the financial services provided to you, you should contact your adviser or Nascent and tell us about your complaint. You may lodge your complaint via any of the following methods:

- Directly with your adviser in person (face to face), via phone or in writing either by post or email, and/or;
- To Nascent (via one of the following methods): -
 - Phone: 02 6247 4111,
 - Email: admin@nascentwp.com.au,
 - In writing: GPO Box 1974 Canberra ACT 2601,
 - In person: Ground Floor, 104 Northbourne Avenue, BRADDON ACT 2612.

Need additional help to lodge your complaint?

If you are unable to lodge your complaint yourself, we encourage you to seek the assistance of a representative of your choosing who may lodge your complaint on your behalf. Representatives might include financial counsellors, legal representatives, family members, friends and members of parliament.

The process we follow when we resolve a complaint:

We will acknowledge your complaint in writing or verbally within 24 hours (one business day) of receiving your complaint, or as soon as practicable.

We will assess and determine your complaint objectively and without bias, with input from your financial adviser and you. As part of our assessment process, we may request further information or documentation from your financial adviser and you. We have a range of methods to resolve complaints. We select the method, or combination of methods, that we think is most likely to resolve the complaint quickly, fairly and efficiently.

If we are unable to resolve your complaint to your satisfaction within five business days (in the first instance), then we will respond to you in writing within 30 calendar days from the date that we receive your complaint. If we anticipate delays in our response, we will advise you as soon as possible but no later than the 30-day response period.

Our written response to you will include:

An overview of the facts of the complaint. The issues raised in the complaint and our assessment of those issues; and Our decision about how the complaint should be resolved and why, including a particular remedy (if any) to be provided to you.

If you accept our determination, we will finalise (formally or otherwise) the complaint by providing you with the particular remedy specified in our response.

If you feel our response and/or determination is inadequate or if you have not received a response within 30 days, you have the right to complain to the Australian Financial Complaints Authority Limited (AFCA). Nascent is a member of AFCA and they can be contacted on 1800 931 678. You can also submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has an Infoline: 1300 300 630 or via the website www.asic.gov.au which you may use to make a complaint and obtain information about your rights. If you have concerns involving ethical and professional conduct, you may consider raising your concerns with the Financial Advice Association Australia (FAAA). They can be contacted on 1300 337 301 or you can write to them at GPO Box 4285, Sydney NSW 2001.