

Complaints Handling Policy

12 September 2024

1. Our commitment

U Ethical is committed to the efficient and fair resolution of complaints.

We welcome all feedback and complaints from our stakeholders to improve the quality and efficiency of the products and services we provide.

This Complaints Handling Policy outlines how you can lodge a complaint or concern with us and the steps we will take to address your complaint. While the policy is intended to cover complaints made by our retail clients, we will endeavour to apply a consistent complaint resolution approach to all of our clients.

2. About U Ethical

U Ethical is a public company limited by guarantee and an autonomous social enterprise of the Uniting Church with an independent board. We are an investment manager with a difference. We believe in creating a better world by investing with purpose—today and into the future. Our first funds were established in 1985 and over recent years we have grown steadily to become one of the largest ethical investment managers in Australia. The U Ethical group is made up of:

- Uniting Ethical Investors Limited ABN 46 102 469 821 AFSL 294147
- UCA Cash Management Fund Limited ABN 41 075 948 444
- UCA Growth Fund Limited ABN 39 075 948 435

References to we, our or us in this Complaints Handling Policy refer to the U Ethical group as a whole.

3. Making a complaint

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have quickly and fairly. You will not incur any charges for making or pursuing a complaint with us.

You can direct your complaint or concerns to us via the following avenues:

Post/ in person: Complaints Handling Officer
Level 6, 130 Lonsdale Street
Melbourne Vic 3000
Telephone: 1800 996 888
Email: info@uethical.com
Online: <https://www.uethical.com/contact>
Linked-in: www.linkedin.com/company/u-ethical

If you require further assistance on how to make a complaint, please contact us directly via the above contact details.

You may also appoint a representative(s) to lodge the complaint on your behalf. Such representatives could be a family member, a friend, a financial counsellor, a legal representative or a member of parliament. Once we are notified that you have authorised a representative, we will liaise with your representative and not contact you directly in respect of the complaint.

Please provide sufficient details regarding your complaint together with supporting evidence. Your complaint will be treated seriously and dealt with promptly, and in a confidential manner.

4. Acknowledging your complaint

We will acknowledge your complaint within 24 hours or one business day upon receipt or as soon as practical.

We can acknowledge the complaint verbally or in writing (email, post or social media channel(s)), taking into consideration your preferred mode of communication when you lodge your complaint with us or as indicated by you.

5. Handling and resolving your complaint

Our Complaints Handling Officer is responsible for monitoring the resolution of all complaints.

We will strive to resolve your complaint within 5 business days. If your complaint can be resolved within this timeframe, we will contact you to inform you of the actions we have taken or the resolution outcome to address your complaint or concern. We can also provide a written response at your request. We will only close off a complaint when you have confirmed that you are satisfied with the response or actions taken and no further actions are required.

In the event that we fail to receive your response after attempting to get in touch with you (we will try several times) and we believe that we have taken adequate actions to address your complaint, we will take this as confirmation that the complaint can be closed.

While we generally strive to resolve complaints within 5 business days, some matters may take longer to investigate and for a decision on what action is to be taken. If your complaint cannot be resolved within 5 business days, we will endeavour to resolve it and provide a written response to you within 30 calendar days from the receipt of the complaint. The written response will set out the final outcome of your complaint – either confirmation of actions taken by U Ethical to resolve your complaint or the reason(s) for rejection or partial rejection of your complaint.

In the event that the matter of complaint is complex or there exists circumstances beyond our control which result in us taking more than 30 calendar days to resolve your complaint, we will provide a written response stating reason(s) for the delay.

6. External dispute resolution

If your complaint relates to a financial service or product, you are able to request an impartial review by the Australian Financial Complaints Authority (AFCA). AFCA provides a free, fair and independent financial services complaint resolution service for clients who are unable to resolve complaints directly with their financial services provider.

You may lodge a complaint directly with AFCA rather than lodging a complaint with us, or if you are not satisfied with our response you may also refer your complaint onto AFCA.

You can contact AFCA via the following avenues:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

7. Additional information

We reserve the right to modify this Complaints Handling Policy from time to time to reflect our current practices and we will post such updated policy on our website in a timely manner. Your continued use of our services following the effective date of any modifications to this Complaints Handling Policy constitutes acceptance of those modifications.

For your convenience below is a diagram explaining the complaint process which will be undertaken.

The complaint process

