

COMPLAINTS POLICY

Version 1.0

Effective date: 13 October 2026

About this policy

This policy explains how to make a complaint and how we handle it. It applies to Supernova Licensee Pty Ltd (ABN 39 697 876 636, AFSL 700414) and our Corporate Authorised Representative, Supernova Financial Pty Ltd (ABN 50 129 160 149, CAR 322155), and its advisers.

We follow the internal dispute resolution standards set by the Australian Securities and Investments Commission (ASIC) in Regulatory Guide 271. Making a complaint is free.

What is a complaint?

A complaint is any expression of dissatisfaction about us, our advice, our services or how we have handled a complaint, where you expect a response or a resolution. You do not have to use the word "complaint" and it does not have to be in writing. We will treat a verbal complaint the same way as a written one.

How to make a complaint

You can talk to your adviser first. If your adviser cannot resolve it to your satisfaction within 3 business days, they will pass it to our Complaints Officer.

You can also contact our Complaints Officer directly at any time:

Complaints Officer	Julie Norris
Phone	02 4283 6006
Email	julie@supernovafinancial.com.au
Letter	368 Princes Highway Woonona NSW 2517
Postal	PO Box 216 Woonona NSW 2517

If your complaint is about our Complaints Officer, it will be handled by Jan Kerridge, Director, on 02 4283 6006 or jan@supernovafinancial.com.au.

Please tell us your name and contact details, what your complaint is about, and what you would like us to do to fix it. Copies of any relevant documents will help.

Help to make a complaint

We want our complaints process to be easy for everyone to use. If you need help, just ask. We can:

- help you put your complaint into words, or take it down over the phone
- arrange an interpreter if English is not your first language
- communicate with you through the National Relay Service if you are deaf, or have a hearing or speech impairment
- provide this policy in another format, such as large print, or as a printed copy on request
- deal with someone you trust, such as a family member, friend, lawyer or financial counsellor, if you give us permission to do so.

What happens after you complain

- **We acknowledge it.** We will let you know we have received your complaint within 24 hours of it being lodged, or as soon as practicable.

- **We look into it.** We will review the facts, talk to the people involved and keep you informed. We may ask you for more information.
- **We respond.** We will give you our response no later than 30 calendar days after we receive your complaint.

If we resolve your complaint to your satisfaction within 5 business days, we may not send a formal written response, unless you ask for one or the law requires one. You can always ask for one.

Our response

Our response will tell you the outcome of your complaint and any action we will take. If we do not fully resolve your complaint in your favour, we will explain our reasons and the facts we relied on. We will also tell you about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) and give you AFCA's contact details.

If we need more time

Sometimes a complaint is complex, or something outside our control causes a delay. If we cannot respond within 30 calendar days, we will write to you before that time is up. We will explain the reasons for the delay, tell you about your right to complain to AFCA, and give you AFCA's contact details. You do not have to wait for our final response to go to AFCA.

If you are not satisfied

If you are not satisfied with our response, or we have not responded within 30 calendar days, you can lodge a complaint with AFCA. We are a member of AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online	www.afca.org.au
Email	info@afca.org.au
Free call	1800 931 678
Mail	Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001

Time limits may apply to complaints to AFCA. Check the AFCA website for details.

Privacy complaints

If your complaint is about how we handle your personal information, you can complain to our Privacy Officer on 02 4283 6006 or at reception@supernovafinancial.com.au. We will respond within 30 calendar days. If you are not satisfied with our response, you can also contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au, on 1300 363 992 or at enquiries@oaic.gov.au. Our Privacy Policy has more detail.

Records and review

We keep a record of every complaint we receive, what we did and the outcome. We keep these records confidential and in line with our privacy and legal obligations. We use what we learn from complaints to improve our advice and services. We review this policy every six months.

Contact us

Supernova Financial Pty Ltd, 368 Princes Highway Woonona NSW 2517. Phone 02 4283 6006. Email reception@supernovafinancial.com.au. Website www.supernovafinancial.com.au.

This policy is available on our website, or we can give you a copy on request.