

Complaints & Dispute Resolution

Income Asset Management Group Limited and its related entities are committed to resolving complaints fairly, efficiently and promptly.

How to make a complaint

If you have a complaint or concern about our products or services, you can contact us using the details below.

Email: compliance@incomeam.com

Or by post to:

Compliance Team

Income Asset Management Group Limited

Level 25, 123 Pitt Street

Sydney NSW 2000

Please include as much detail as possible so we can understand and investigate your complaint.

Our complaints process

We aim to acknowledge receipt of your complaint **within one business day** and to provide a response **within 30 calendar days**, in accordance with regulatory requirements.

If we are unable to provide a response within this timeframe, we will let you know the reasons for the delay and advise you of your right to escalate the complaint.

Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, or if your complaint is not resolved within the required timeframe, you may refer your complaint to the **Australian Financial Complaints Authority (AFCA)**.

AFCA provides a **free and independent dispute resolution service** for consumers and small businesses.

AFCA contact details:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodging a complaint with AFCA. Further information is available on the AFCA website.

Privacy-related complaints

If your complaint relates to the handling of your personal information, you may also contact the **Office of the Australian Information Commissioner (OAIC)**. The OAIC generally requires that you first lodge a complaint with us before they will consider the matter.

OAIC contact details:

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992