

## **Rivkin's Complaints Policy**

This policy describes:

- How consumers may lodge a complaint (e.g. online, by email, by phone and in person) about Rivkin
- The options available to assist complainants who might need additional assistance to lodge a complaint.
- Our key steps for dealing with complaints, including acknowledgement, assessment and investigation, and provision of an response
- Our required response timeframes to deal with your complaint
- Details about accessing AFCA where a complaint is not resolved using our internal complaints process
- Which formats and languages our public Complaints Policy is provided in
- Where to access it from

### **Define complaint**

The formal definition is; A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. It is not a requirement that the complaint has merit for it to be considered a complaint.

What does this mean – if you're unhappy about something that we have done, or how we have provided a service, we would like to hear about it so that we can fix it.

### **Who may lodge a complaint**

Anyone can lodge a complaint if they are not happy with Rivkin.

Under our licence conditions, we have to provide a formal process for dealing with complaints for retail clients as well as any small business which is a business with less than 100 staff at time of complaint. A retail client is meant to cover most Australians. The proper definition is a retail client is anyone who is not a wholesale client. A wholesale client is a person or entity that has obtained a qualified accountant's certificate stating they have net assets of at least \$2.5 million, or a gross income for each of the last two financial years of at least \$250,000.

### **How may you lodge a complaint**

You can lodge a complaint with us either online, by email, by phone, in person or using social media (where you have made a comment on our social media sites). Our contact details are at the bottom of this policy. We encourage complaints and will deal with everyone that makes complaints in a professional manner. All of our staff are trained to be able to deal with complaints. We will accept complaints but will not tolerate unreasonable complainant conduct.

### **Options available to assist you who might need additional assistance to lodge a complaint**

If you need a hand in order to lodge a complaint, please give us a call so that we can assist.

Our key steps in dealing with your complaint:

- When we receive a complaint, we have 45 days to deal with the complaint.
- Our complaint process is;
  - Acknowledge – we will acknowledge your complaint usually the same business day, or the business day afterwards. We will acknowledge your complaint by either email or a letter or a phone call.
  - All complaints are handled internally by the Compliance Manager.
  - Assessment and investigation. We will investigate your complaint and make an assessment and give you an answer, explaining how we came to our answer, generally within the a short period of time – we hope that is 5 days. The law allows us 45 days. We will let you know if we are not able to make this timeframe and the reasons why not.
- If you are unhappy with our response, you are able to take your complaint to the Australian Financial Complaints Authority or AFCA, at no cost to you. We will be bound by their decision. AFCA's contact details are free call 1800 931 678 or make a complaint over their website <https://www.afca.org.au/make-a-complaint>

### **Formats & Languages**

Our Complaints Policy is being provided written in English. Please call us if you require the Complaints Policy in another language or if you require it in another format e.g. Braille, Moon, AUSLAN.

### **Access**

Our publicly available Complaints Policy is available from our Website [www.rivkin.com.au](http://www.rivkin.com.au), or from our office.

Contact details;

Compliance Manager  
Rivkin  
1 Kings Cross Road  
Rushcutters Bay NSW 2011

Website; <http://www.rivkin.com.au/>  
Email; [info@rivkin.com.au](mailto:info@rivkin.com.au)  
Phone; 1300 748 546  
Fax; +612 8302 3601

Linked in; [linkedin.com/in/rivkin-securities-50543a174](https://www.linkedin.com/in/rivkin-securities-50543a174)  
Facebook; [@RivkinSecurities](https://www.facebook.com/RivkinSecurities)