

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Complaints Handling Officer: Andrew Georgiou  
Address: Shop 4, 570 New Canterbury Road Hurlstone Park NSW 2193.  
Ph: (02) 9554 6677  
Fax: (02) 9554 7222  
E: [andrew@unityfinancial.com.au](mailto:andrew@unityfinancial.com.au)

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

### **Need an Update on your complaint**

If you have lodged a complaint with us, you can contact us at anytime to ask for an update on its status. Contact us through any of the methods listed above and please be sure to refer to your earlier communication so that we can respond effectively.

### **Resolution**

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

### **Taking it further**

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Australian Financial Complaints Authority (AFCA), you can contact AFCA at:

Australian Financial Complaints Authority (AFCA)  
Address: GPO Box 3 Melbourne VIC 3001  
Ph: 1800 931 678  
Fax: 03 9613 6399  
Online: <http://www.afca.org.au>