

What to do if you have a dispute or complaint?

We hope you are delighted with our services, but if you have a complaint please let us know so we can work towards resolving it promptly and fairly.

You can make a complaint verbally or in writing by contacting your broker directly or by using any of the following:

- **Email:** resolutions@lmg.broker
- **Phone:** 1800 763 486 (toll free) Monday to Friday 9am to 5pm (AEST)
- **Mail:** Complaints Officer, LMG, GPO Box 5200, Sydney NSW 2001

External Dispute Resolution Scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using any of the following:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (toll free)
- Mail: GPO Box 3, Melbourne Vic 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You may refer the matter to AFCA at any time, but if our internal process is still in progress, they may request that our internal processes be completed before considering the matter further.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.