

Client Complaints Policy

Why do we have this policy?

Morgans believes clients have the right to complain if they are dissatisfied with the advice, products or service they have received from Morgans or their adviser. Morgans is committed to ensuring that client complaints are handled professionally, efficiently, and effectively.

At Morgans, we see a complaint as an opportunity to turn a dissatisfied client into a satisfied client. Complaints provide Morgans and its advisers with an opportunity to continually improve client satisfaction, and the advice, products and services offered to our clients.

How to make a complaint

You may make a complaint:

1. Online, by filling out our [complaints form](#);
2. In person, by speaking with your adviser in branch;
3. Via email, by sending your complaint to your adviser or emailing the Legal Department at legalsupport@morgans.com.au;
4. Over the phone, by calling your adviser or Morgans Head Office on (07) 3334 4888, where you will be referred to our Legal Department;
5. In writing, by sending your complaint to Morgans Head Office via our address below:

Legal Department
Morgans Financial Limited
GPO Box 202
Brisbane QLD 4001

If you have difficulty lodging a complaint because of a disability or language barrier, please notify us. We can help you authorise someone to make the complaint on your behalf. We can also refer you to appropriate support services including:

1. [National Relay Service](#) (NRS), which aids individuals with hearing or communication disabilities
2. [Translating and Interpreting Service](#) (TIS National), which provides interpreting services in over 150 languages.

What happens after we receive your complaint

1. Upon receiving your complaint, we will issue an acknowledgment letter to you within 1 business days, letting you know we have received your complaint.
2. We have 5 business days from the date the complaint was received by us to resolve the complaint directly with you. This may be done by way of open discussions with you and your adviser to find a resolution that is agreed upon by all parties.
3. Should we be unable to resolve the complaint with you within 5 business days or if you request a response in writing, we will deal with the complaint through Morgans' Internal Dispute Resolution (IDR) process at no cost to you.
4. Morgans' IDR process involves the Legal Department investigating the complaint and providing a formal written response to you within 30 days of the complaint first arising. We will use this time to conduct a full investigation of all information we hold about you and your account(s), assess your complaint against that information and write a full response to you detailing our investigation and the conclusions we have reached. We may request further information from you to help with our investigation or speak with you directly to hear your recount of events. We will endeavor to keep you updated on the progress of the investigation and meet the 30-day time frame for providing our IDR response to you.
5. If you agree with the conclusions reached in our investigation and communicate this to us, your complaint will be closed and we will consider it resolved.
6. If you are not satisfied with the outcome of the IDR process or if we have not resolved it within the required 30-day time frame, you can make a complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact them through the following:

Website: afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.com.au

Mail:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001