Centrepoint Alliance Limited Complaints Policy

19 November 2026

Introduction

At Centrepoint Alliance Limited ABN 72 052 507 507 ("Centrepoint Alliance"), we are committed to customer focused, effective and efficient complaint handling. We strive to address each claim genuinely, promptly, fairly and consistently, ensure each complaint is treated in an un-biased manner, and all allegations are investigated thoroughly.

A complaint is an expression of dissatisfaction made to or about us, relating to our products, services, staff or the handling of a complaint, where you expect a response or resolution, even if you do not directly ask for one, or where the law requires one. You do not need to use the word 'complaint' for us to treat your concern as a complaint.

This policy provides information about our dispute resolution process including how and where complaints may be made and how and when we will communicate with you about resolving your complaint.

This policy applies to Centrepoint Alliance and the following wholly owned subsidiaries:

- Alliance Wealth Pty Ltd, AFSL 449221, (ABN 93 161 647 007);
- Centrepoint Alliance Lending Pty Ltd, ACL 377 711 (ABN 40 100 947 804);
- Matrix Planning Solutions Limited, AFSL 238256 (ABN 45 087 470 200);
- Professional Investment Services Pty Ltd, AFSL 234951 (ABN 11 074 608 558); and
- Ventura Investment Management Ltd, AFSL 253045 (ABN 49 092 375 258).

This policy also applies to complaints about our financial advisers and mortgage brokers.

How you can lodge a complaint

If you wish to make a complaint, please contact the Centrepoint Alliance Claims Team on the information below:

Mail	Claims Manager, Centrepoint Alliance Level 8, 309-315 George Street Sydney NSW 2000
Phone	1800 653 244
Email	complaints@cpal.com.au
Website	www.centrepointalliance.com.au

Our complaint process is free of charge to you. Your complaint does not need to be in writing. You may also choose to authorise a representative to make a complaint on your behalf.

Please tell us if you require any assistance to lodge your complaint, including because of a disability, language or literacy needs, financial difficulty or other personal circumstances. Let us know your preferred way for us to communicate with you and whether there are any safety concerns about how or when we contact you, so we can discuss appropriate assistance.

We are bound by the *Privacy Act 1988* (Cth), and we manage and protect your personal information in accordance with the Australian Privacy Principles. If your complaint concerns how we handle your personal information, you can use the complaint contact details above. Our Privacy Policy provides further information about privacy complaints.

How we will deal with your complaint

We will respond to your complaint in a timely and flexible manner. Our goal is to ensure the earliest possible resolution, and we will try to resolve your complaint wherever possible at the first point of contact. Where your complaint is urgent it will be prioritised.

We will ensure you have the opportunity to explain your complaint. You can make a complaint even if you do not have all the information listed below. To help us understand and investigate your complaint, please provide the following information where possible:

- your full name and contact details;
- your date of birth;
- if relevant, your financial adviser's or mortgage broker's name;
- the names of any service providers, such as any investment, insurance or credit product providers, associated with your complaint;
- any identifying account numbers or other references, such as an investor number, loan number, policy number or superannuation account number;
- supporting documentation; and
- the resolution you are seeking.

We will address your complaint fairly and consistently, treating each complaint in an un-biased manner, and ensuring all allegations are investigated thoroughly. We will inform the financial adviser or mortgage broker involved about your complaint and ask them to respond to us.

Once your complaint is resolved any agreed outcomes will be implemented in a timely manner.

How and when we will communicate with you about your complaint

We will acknowledge the receipt of your complaint within 1 business day verbally or in writing. Where this is not possible, acknowledgement will be made as soon as possible.

We will investigate your complaint promptly and **respond to you within 30 calendar days**. Our response will include:

- the outcome of your complaint including the actions taken to resolve it;
- the reasons for our decisions and
- information about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response, together with AFCA's contact details.

If we resolve your complaint to your complete satisfaction within 5 business days, we may not provide a written response unless you request one or a written response is otherwise required under the applicable complaints-handling requirements.

If we are unable to respond within 30 calendar days because your complaint is particularly complex or circumstances beyond our control are causing a delay, we will provide you with a written delay notification before that period expires. The notification will explain the reasons for the delay, and information about your rights. A delay notification does not prevent you from taking your complaint to AFCA.

We will communicate openly throughout the process.

Your right to lodge a complaint with AFCA

If an issue has not been resolved to your satisfaction, or we have not provided our response within the applicable timeframe, you can lodge a complaint with AFCA. AFCA provides fair and independent complaint resolution that is free to consumers, subject to its rules and jurisdiction.

The contact details for AFCA are:

Mail	GPO Box 3, Melbourne VIC 3001
Phone	1800 931 678 (free of charge)
Email	info@afca.org.au
Website	www.afca.org.au