

# CFS Edge Complaint handling

CFS Edge has established guiding principles and procedures for dealing with specific enquiries or complaints. If you make a complaint to us, we will do everything we can to understand, investigate and resolve your concerns. You may wish to speak with your adviser about your concerns before contacting us.

To lodge a complaint, you can contact us by:

**Phone:** 1300 769 619

**Online:** via 'Click to Chat' or the webform on the 'Contact us' page at [cfs.com.au/cfsedge](https://cfs.com.au/cfsedge)

**Mail:** Complaint Resolution  
Locked Bag 20130  
Melbourne VIC 3001

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can work with you to try and fix the problem. We aim to resolve complaints promptly and will do all we can to resolve the situation for you. In resolving your complaint, we will:

- acknowledge your complaint and make sure we understand the issues
- record your complaint and investigate the matters raised
- do everything we can to fix any problems
- keep you informed of our progress
- give you our name, a reference number
- and contact details so that you can follow up at any time, and
- provide a written resolution letter (for complaints not resolved within 5 business days), which explains our investigation, decision and reasons for our decision.

We will make every effort to resolve your query as quickly as possible, but no later than 30 days for investment related complaints, 45 days for superannuation and pension complaints, and no later than 90 days for complaints about a death benefit distribution.

Occasionally, there may be delays in responding to your complaint, due to the complexity of the resolution or due to circumstances outside of our control. If this occurs we will let you know about the delay, the reason for the delay and your options, including your right to complain to the external dispute body.

## External Dispute Resolution

If at any time you are not satisfied with the handling your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA by:

**Website:** [www.afca.org.au](https://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

