

Balance Legal Capital LLP Complaints Handling and Resolution Policy (Australia) November 2021

Introduction

- 1 Balance Legal Capital LLP (registered no. OC401304) (**Balance**) is committed to fair, timely and effective dispute resolution in accordance with the non-binding expectations of ASIC and the enforceable standards set out in ASIC Regulatory Guide (RG) 271 on Internal Dispute Resolution. This document sets out the policy of Balance and our related bodies corporate and corporate authorised representatives for dealing with your complaints. The staff who are nominated to handle the complaints will be sufficiently trained and competent.

What is a Complaint?

- 2 A complaint is an expression of dissatisfaction made to or about an organisation (includes expressions made over a social media channel or account owned or controlled by Balance that is the subject of the post, where the author is identifiable and contactable), related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

How to make a complaint

- 3 We take all complaints seriously and are committed to achieving an efficient and fair resolution of each complaint. A complaint may be made to us by using the contact details at the end of this policy.
- 4 To allow us to process your claim as efficiently as possible, you must provide the following information:
 - a. your name
 - b. your full contact details
 - c. information concerning your complaint;
 - d. the outcome or resolution you are seeking in respect of your complaint.
- 5 You may allow a representative to lodge a complaint on your behalf and to be your point of contact provided that we are notified appropriately. Your representative may be a financial counsellor, legal representative, family member, friend or Member of Parliament.
- 6 This policy applies to complaints made by you if you are a retail client or a small business (within the meaning of the AFCA Rules).
- 7 All complaints we receive are recorded in a complaints register. The complaints register must be updated and include the following details:
 - a. the name, email address, address and telephone number of each complainant;
 - b. the date and time each complaint was received;
 - c. the employee to whom the complainant first spoke and such employee's record of the conversation;
 - d. all correspondence concerning the complaint;

- e. the status of the complaint;
 - f. once a complaint is resolved, a report detailing how each complaint was resolved; and
 - g. any other information required or that the Compliance Officer deems appropriate.
- 8 It is the annual responsibility of the Compliance Officer to review all client complaints received by Balance, if any and:
- a. prepare a report summarising the review of client complaints received by Balance, if any, and their disposition;
 - b. detail the results of any inspection, examination, or investigation by Balance or a governmental or regulatory agency, if any, of any suspected violation of applicable Australian laws or ASIC policies; and
 - c. propose any improvements to the Partnership that the Compliance Officer believes to be appropriate.
- 9 All complaints will be reported to the Partners on a quarterly basis.
- 10 Any information collected by Balance in its attempt to resolve a complaint will be handled in accordance with Balance's Privacy Policy.

Balance's Complaints Resolution Process

- 11 Balance's internal dispute resolution ("IDR") process will be provided to you free of charge. We will not charge you for any materials explaining the IDR process.
- 12 We aim to acknowledge your complaint, generally within one (1) business day or as soon as practicable, and provide a point of contact for dealing with your complaint. When acknowledging your complaint, we will communicate with you (or your representative) via the communication channels you have notified to us.
- 13 After commencing our investigation into a complaint, we may require further details from you (or your representative) prior to making our decision. At the conclusion of our investigation, we will contact you (or your representative) with an IDR response which sets out our decision and the reasons for our decision. The IDR response will inform you of your right to take the complaint to the Australian Financial Complaints Authority ("AFCA") if your complaint involves Balance and you are not satisfied with our IDR response and information on how to contact AFCA. The IDR response will provide you with sufficient detail reflecting the complexity of the matter so that you understand the basis of the decision and are fully informed when deciding whether to escalate the matter to AFCA or another forum.
- 14 We are not required to provide you with an IDR response, where we have:
- a. resolved the complaint to your satisfaction within 5 Business Days; or
 - b. given you an explanation and/or apology when we cannot take any further action to reasonably address your complaint.
- 15 We must provide you with a written response if you request one.

- 16 Should the complaint be about the Compliance Officer then a Partner will undertake their role in this Procedure.

Timeframe for resolving complaints

- 17 We will provide you with an IDR response no later than thirty (30) calendar days from receiving your complaint. If your complaint is complex or there are extenuating circumstances beyond our control which cause a delay, we will write to you to explain the reasons for the delay, and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

How to escalate your complaint if you are not satisfied

- 18 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer any complaint involving Balance to AFCA. AFCA is a free and independent external dispute resolution scheme, of which Balance is a member. Balance's membership number is 78430. Please note that the following entities are not members of AFCA:

- a. related bodies corporate of Balance; and
- b. corporate authorised representatives of Balance.

You can lodge your complaint with AFCA involving Balance by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au

The Compliance Officer will be the person primarily responsible for dealing with AFCA.

Accessibility

- 19 For the hearing and speech impaired, AFCA can be contacted on the National Relay Service at no additional charge:
- a. Talk to text users, please call 133 677;
 - b. Speak to listen users, please call 1300 555 727;
 - c. National Relay Service users, please access www.relayservice.com.au.

Contact Information

- 20 Should you have any questions or would like further information, please do not hesitate to contact us via any of the following channels:
- a. **Email:** compliance@balancelegalcapital.com
 - b. **Phone:** +44 (0) 203 514 5116
 - c. **Post:** 25 Southampton Buildings, London, WC2A 1AL
- 21 This procedure will be reviewed on an annual basis by the Compliance Officer.