

If you are dissatisfied with our service, Fiducian has an internal dispute resolution process to resolve all complaints and concerns you may have, quickly and fairly.

If your complaint relates to a financial or superannuation service, please lodge your complaint in writing to:

Attention: Complaints Manager
Fiducian
GPO Box 4175, Sydney NSW 2001

We aim to ensure that every complaint is properly considered and responded to swiftly. Depending on the nature of your complaint, response times will vary. For instance, complaints relating to financial services will be responded to within 45 days. However, complaints relating to a superannuation service will be responded to within 90 days.

Once a decision has been made, you will be informed of the outcome and of the reasons for reaching the decision.

If you are dissatisfied with the outcome, or your complaint has not been reviewed within the required time limit, you have the right to refer to the appropriate external dispute resolution (EDR) scheme.

For complaints relating to financial services:

For complaints lodged before 1 November 2018, the Financial Ombudsman Service Australia (FOS) will handle your complaint.

The contact details are:

Online: www.fos.org.au
Email: info@fos.org.au
Phone: 1800 367 287
Mail: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

For complaints lodged on or after 1 November 2018, the Australian Financial Complaints Authority (AFCA) will handle your complaint.

The contact details are:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

For complaints relating to superannuation services:

For complaints lodged before 1 November 2018, the Superannuation Complaints Tribunal (SCT) will handle your complaint.

The contact details are:

Online: www.sct.gov.au

Email: info@sct.gov.au

Phone: 1300 884 114

Mail: Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

For complaints lodged on or after 1 November 2018, the Australian Financial Complaints Authority (AFCA) will handle your complaint.

The contact details are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

For more information on our complaints handling procedures, please refer to our [Dispute Resolution Policy and Procedure](#) document.
