

Complaints Management Policy

NGS Crypto Pty Ltd

Company: NGS Crypto Pty Ltd ACN: 624 825 065

AFSL: 238128
AFS Representative Number: 001301340
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VERSION CONTROL

Version Number	Date Updated	Notes
1	31 January 2023	Original document prepared and finalised.

1. INTRODUCTION

- 1.1 NGS Crypto Pty Ltd ("NGS Crypto" we or us") is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace.
- 1.2 A complaint is an expression of dissatisfaction made to or about an organisation, 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.

2. OUR COMPLAINTS MANAGEMENT PROCESS

Where and how to complain

- 2.1 We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following methods:
 - (a) By email: Complaints@ngscrypto.com.au; or
 - (b) By phone: 1300 001 647; or
 - (c) By post: 17/2 Elkhorn Avenue, Surfers Paradise QLD 4217; or
 - (d) Via our website: you can complete the feedback form on our website www.ngscrypto.com/contact; or
 - (e) In person: you can raise your complaint with us in person through our customer service staff in one of our offices.

If we receive your complaint verbally and we consider it appropriate, we may ask you to put your complaint in writing.

- 2.2 If your complaint is about hardship or the postponement of enforcement proceedings, please contact us by:
 - (a) Email: <u>Hardship@ngscrypto.com.au</u>, or
 - (b) By phone: 1300 001 647.
- 2.3 Any material relating to NGS Crypto's Internal Dispute Resolution ("**IDR**") process will be provided to you free of charge.
- 2.4 We will collect certain information from you, including:
 - (a) Your name;
 - (b) Your contact details:
 - (c) How you would prefer to be contacted;
 - (d) A description of your complaint; and

(e) How you would like the complaint resolved.

How we deal with complaints

- 2.5 We take complaints seriously; they give us important information about how we can better serve our customers.
- 2.6 We will aim to acknowledge receipt of your complaint promptly within 24 hours (or one business day) of receiving it, or as soon as practicable and provide you with the contact details of the person responsible for dealing with your complaint.
- 2.7 NGS Crypto may acknowledge a complaint verbally or in writing (email, post, or social media channels). When determining the appropriate method of communication, we will take into account the method used by the complainant to lodge their complaint and any preferences they may have expressed about communication methods.
- 2.8 The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about:
 - the final outcome of your complaint at IDR (either confirmation of actions taken by NGS
 Crypto to fully resolve the complaint or reasons for rejection or partial rejection of the
 complaint); and
 - (b) your right to take the complaint to the Australian Financial Complaints Authority ("**AFCA**") if you are not satisfied with the IDR response; and
 - (c) the contact details for AFCA.
- 2.9 Except where your complaint involves hardship, an IDR response is not required to be provided to you when a complaint is resolved by the <u>end of the fifth (5th) business day</u> of receipt of the complaint, where we have:
 - (a) resolved the complaint to your satisfaction; or
 - (b) given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.
- 2.10 A written response will be provided if:
 - (a) you request a written response; or
 - (b) the complaint is about hardship.

3. TIMEFRAME FOR RESOLVING COMPLAINTS

3.1 We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within the following timeframes:

Type of Complaint	Maximum Timeframe to provide IDR Response
Standard complaints	No later than 30 calendar days after receiving the complaint.
Traditional trustee complaints	No later than 45 calendar days after receiving the complaint.
Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving the complaint

Complaint Management Delays

- 3.2 There are many variables that can affect complaint response times. This includes the complexity of the issues raised and the availability of information, including from third parties.
- 3.3 If we are unable to provide you with a response within the relevant maximum IDR timeframe due to these circumstances, we will before the relevant maximum IDR timeframe expires provide you an 'IDR delay notification' that informs you about:
 - (a) the reasons for the delay;
 - (b) your right to complain to AFCA if you are dissatisfied; and
 - (c) the contact details for AFCA.

4. IF YOUR COMPLAINT IS STILL UNRESOLVED

- 4.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which NGS Crypto is a member.
- 4.2 You can lodge your complaint with AFCA by sending the relevant information and documents to AFCA by post, fax, email, or by telephone:

Australian Financial Complaints Authority Limited

GPO Box 3 - Melbourne VIC 3001

Phone: 1800 931 678 Fax: (03) 9613 6399 Email: info@afca.org.au

Website: https://www.afca.org.au/

5. ACCESSIBILITY SERVICES

- 5.1 We take our commitment to providing accessible services to customers seriously.
- 5.2 If you are deaf or have a hearing or speech impairment, you can contact us on the <u>National Relay Service</u>, a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:
 - (a) Talk to text (TTY) users, please call 133 677 and then ask for the NGS Crypto telephone number you wish to contact 1300 001 647.
 - (b) Speak to listen (speech to speech relay) users, please call 1300 555 727 and then ask for the NGS Crypto telephone number you wish to contact 1300 001 647.
 - (c) Internet relay users, please connect to the NRS website.
- 5.3 If you require this Policy in another language, please contact us at the details below.

6. CONTACT US

- 6.1 If you have any questions or would like further information about our complaints handling process, please contact us by:
 - (a) Email: contact@ngscrypto.com.au; or
 - (b) Phone: 1300 001 647; or
 - (c) Post: 17/2 Elkhorn Avenue, Surfers Paradise QLD 4217.