



D R U M M O N D

C A P I T A L P A R T N E R S

AFSL 534213

COMPLAINTS PROCEDURE

Version 1.0, August 2026

Our commitment to you

Drummond Capital Partners Pty Ltd ABN 15 622 660 182 (AFSL 534213) ("Drummond", "we", "us", "our") deals with every complaint genuinely, promptly and fairly, and treats complaints as valuable feedback that helps us improve. This procedure explains how to raise a concern with us and what you can expect once you do.

Complaint or feedback?

A complaint is any expression of dissatisfaction with our products, services, staff, or the way we've handled an earlier complaint, where you'd like a response from us. You don't need to put it in writing or use the word "complaint" - if something isn't sitting right with you, tell us and we'll treat it as one.

If you'd simply like to suggest an improvement and don't need us to respond, that's feedback rather than a complaint. We'll still record it and take it into account but won't follow up unless you ask us to.

Getting in touch

Reach us in whichever way suits you:



03 9131 8500 (Melbourne time, business hours)



enquiries@drummondcp.com



Level 11, 55 Collins Street, Melbourne VIC 3000



Directly through your account manager, if you have one

There's no cost to you for making a complaint or for us handling it. A family member, friend, financial counsellor or adviser can make a complaint on your behalf, and we'll work with them unless we have good reason not to, in which case we'll let you know. If you need extra support to raise or progress a complaint, tell us and we'll adjust how we communicate to make sure you're not left out.

What to tell us

So, we can get moving quickly, please let us know:

- your name and contact details;
- what happened, with enough detail for us to look into it; and
- the outcome you're after.

What happens from there

1. We'll acknowledge your complaint within one business day of receiving it.
2. We'll look into it, which may mean asking you a few questions or requesting supporting documents, and keep you updated as we go.
3. Most complaints are sorted within five business days. Where that's not possible, or you'd like it in writing, we'll give you a formal written response, including our reasons, within 30 calendar days of receiving your complaint.
4. If we need longer than 30 days, we'll write to you before that period ends to explain why, and to let you know about the Australian Financial Complaints Authority (AFCA).

Taking it further

If you're not happy with how we've handled things, or we haven't met the timeframes above, you can take your complaint to AFCA, who is the independent external dispute resolution body that is free for you to use:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodging a complaint with AFCA - check the AFCA website for details.