

# Complaints Policy

Prepared on 12 December 2025

## How we handle complaints

At ICG we view complaints as an opportunity to improve our advice and services to our clients. If you are dissatisfied with our services, we will take your concerns seriously, and in doing so, we expect you to treat our staff with respect when they manage your complaint.

### How can I complain?

Initially, we recommend speaking to your adviser to explain why you are not satisfied. It's possible that discussing your concerns openly may enable them to be resolved to your satisfaction.

If you are not comfortable raising the concerns with your adviser, or you have already done so and are not satisfied with their response, you can contact us in one of the following ways:

Email: [info@icgfp.com.au](mailto:info@icgfp.com.au)

Telephone: (03) 9611 1600

In writing to: Investor Capital Group Pty Ltd,  
Level 3, 85 Spring Street, Melbourne, VIC, 3000.

**If you need help making a complaint**, please let us know and we will take reasonable steps to provide the assistance you need.

When you complain, we need as much information as possible to enable us to understand your concerns, so we can investigate these thoroughly. It would be helpful if you are able to tell us:

- Your full name and how we can contact you,
- What your complaint is about, including who you have been dealing with at ICG and
- How you would like your complaint resolved.

### What happens when we receive your complaint?

When we receive your complaint, we will acknowledge receipt within 24 hours. We may need to contact you to obtain further information so that we have a full understanding of the cause of your concern.

We will investigate your concerns and provide a written response to your complaint **within 30 days**. If there are complexities with obtaining information that make it difficult to respond within 30 days, we will write to you to inform you of the reasons for the delay.

In some instances, we may be able to resolve your complaint to your satisfaction **within 5 days**. In these cases, we will ask you to confirm that you are satisfied with the outcome, and a written response may not be required.

### **What if I'm not satisfied with your response?**

If you are not satisfied with our response to your complaint, or if we do not respond within 30 days, you are entitled to escalate the matter to the **Australian Financial Complaints Authority (AFCA)**, of whom ICG is a member (membership number 119562).

You can complain to AFCA by:

- Lodging details of your complaint through their [make a complaint](#) online portal on their website, [www.afca.org.au](http://www.afca.org.au).
- Emailing [info@afca.org.au](mailto:info@afca.org.au)
- Phoning **1800 931 678**
- Writing to

**Australian Financial Complaints Authority Limited**

**GPO Box 3**

**Melbourne, VIC 3001**