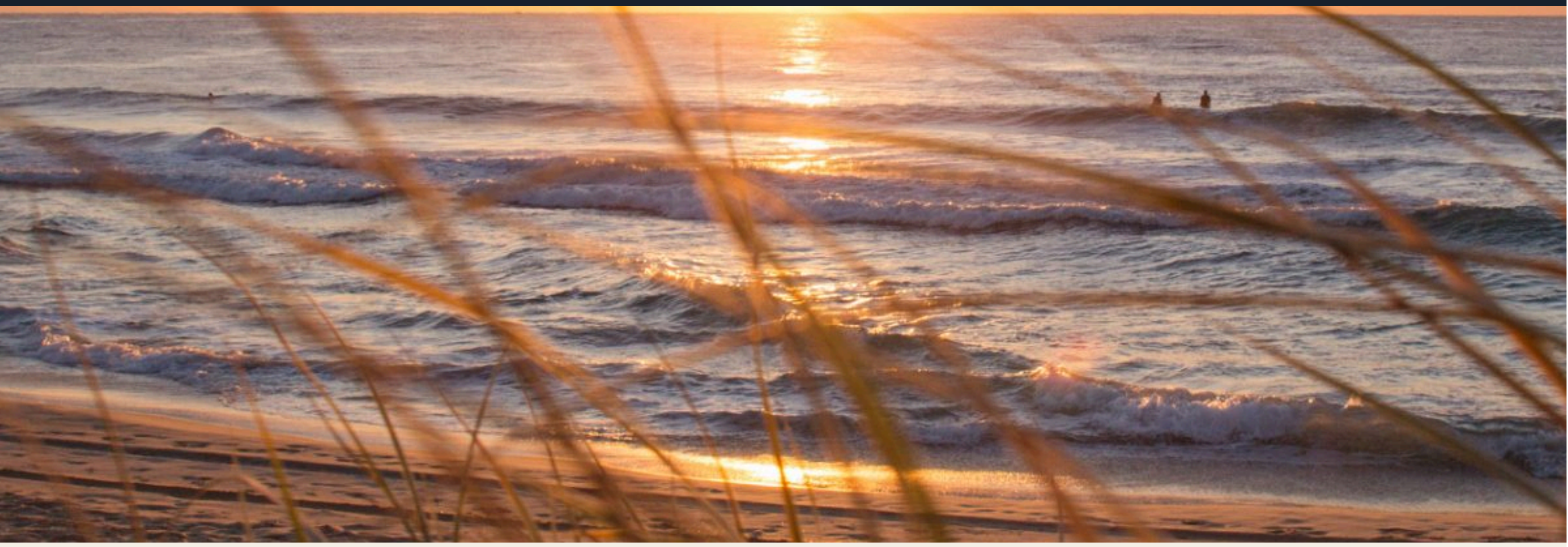
FIRSTlight.
FINANCIAL PLANNING

FIRSTLIGHT FINANCIAL PLANNING PTY LTD
ABN 81 618 516 135 · AFSL 532193
11/76 Township Drive, Burleigh Heads QLD 4220
(07) 3132 8977 · clients@firstlightfp.com.au
www.firstlightfinancialplanning.com.au

Dispute Resolution Policy.



DATED 3 SEPTEMBER 2026

IF SOMETHING ISN'T RIGHT

Dispute resolution.

When you are happy with our services we like to hear about it. When you are not, we need to hear about it.

This policy explains how to make a complaint, what we do with it, and the steps open to you if our response, or the time we take to give it, does not satisfy you.

Where we use the term "IDR", we mean internal dispute resolution.

An effective complaints process matters to us, and we take a client-focused approach to it. You have every right to complain. We ask only that you treat our staff with respect while they are dealing with it.

This policy sets out the information required in a complaints policy by ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 — a legislative instrument made by the Australian Securities and Investments Commission. We adopted the current version following the regulatory changes that took effect on 5 October 2021.

What is a complaint

> An expression of dissatisfaction made to or about us, related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

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GETTING IN TOUCH

How to make a complaint.

You can make a complaint to us in any of the following ways. You can also raise a complaint in person with any of our staff.

BY PHONE

(07) 3132 8977

BY EMAIL

compliance@firstlightfp.com.au

IN WRITING

11/76 Township Drive, Burleigh Heads QLD 4220

When making your complaint, please tell us

- your name;
- how you would like us to contact you, by phone or by email;
- what your complaint is about; and
- what you are seeking to resolve it.

If you need help to make a complaint

You can appoint someone to represent you — a relative or a friend, for example. We will need your authority before we can speak to any representative you appoint.

We can also arrange an interpreter, help you fill out forms, and help you put your complaint into words. If you need this policy in another language, ask us and we will arrange a translation.

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OUR PROCESS

How we deal with your complaint.

01

Acknowledgement

We acknowledge your complaint and try to resolve it as quickly as we can. Generally, where your complaint is made:

- verbally, we acknowledge it the same way, as soon as practicable;
- in writing, by email or via social media, we acknowledge it in writing within one business day, or as soon as practicable after that.

In acknowledging your complaint we follow whatever preference you have told us about how you want to be contacted.

02

Investigation

If we cannot resolve your complaint immediately, we need some time to look into it. We may ask you for further information to help with that.

03

IDR response

We give you our written reasons for the outcome — our IDR Response — no later than 30 calendar days after receiving your complaint, where:

- your complaint is not resolved within five business days of us receiving it; or
- you request a written response.

WHAT OUR RESPONSE CONTAINS

Our IDR response.

Our IDR Response also tells you about your right to escalate the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides free, independent dispute resolution for financial complaints made by individuals and small businesses.

If we reject your complaint, in full or in part, our IDR Response will:

- identify and address the issues you raised;
- set out our findings on the material questions of fact, referring to the supporting information; and
- give you enough detail to understand the reasons for our decision, so you can decide whether to take the complaint to AFCA or another forum.

We are not required to provide an IDR Response where:

- your complaint is resolved to your complete satisfaction within five business days and you have not asked for one; or
- within five business days of receiving your complaint we have given you an explanation or an apology, in circumstances where we cannot reasonably take any further action.

If our response is delayed

If we cannot give you our IDR Response on time — because the complaint is complex, or because of circumstances outside our control — we write to you to explain why, tell you about your right to complain to AFCA, and give you AFCA's contact details.

TAKING IT FURTHER

Escalating your complaint.

If you are not satisfied with our response, you can take your complaint to AFCA.

We are required to belong to an external dispute resolution scheme. We are a member of AFCA, and our membership number is 87636.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

PHONE

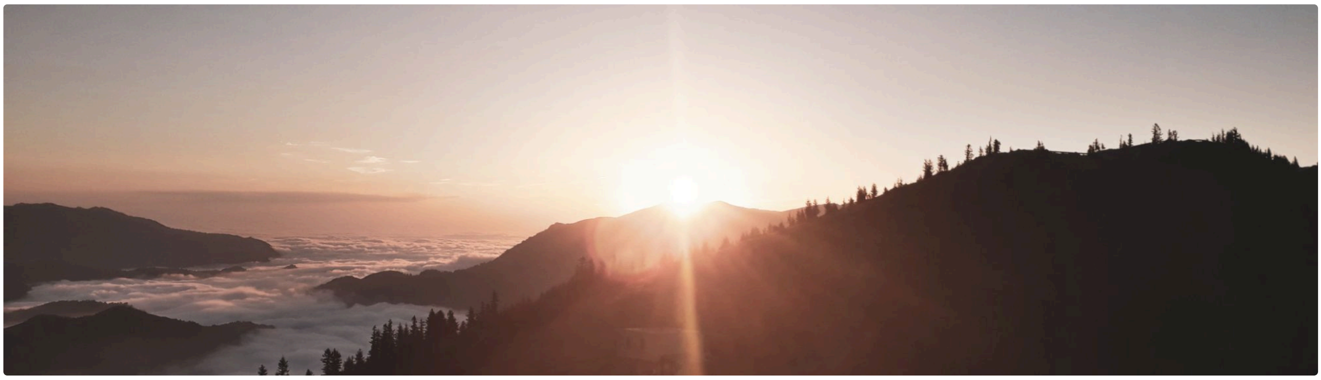
1800 931 678
+61 1800 931 678 from overseas

EMAIL AND ONLINE

info@afca.org.au
www.afca.org.au

MAIL

GPO Box 3, Melbourne VIC 3001



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