



# Public Complaints Policy

## More Than Trading

PU Prime Trading PTY LTD

ACN 151 613 839 | AFSL 410681

**Email:** [info@puprime.au](mailto:info@puprime.au)

**Web:** [www.puprime.au](http://www.puprime.au)

**Address:** Level 1, 17 Castlereagh Street, Sydney, NSW 2000, Australia

## Overview

This policy outlines how you can make a complaint, the measures we take to handle your complaint, and the steps you can follow if you are not satisfied with our response or the time it takes for us to address your concern.

When we refer to "IDR," we mean Internal Dispute Resolution.

We recognize the importance of an effective and efficient complaints handling process and are committed to adopting a customer-focused approach. While we encourage you to raise any concerns, we kindly ask that you treat our staff with respect throughout the process.

The purpose of this Complaints Policy is to comply with the requirements set by the ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 ("the Instrument"), a legislative instrument issued by the Australian Securities and Investments Commission (ASIC).

This version of our Complaints Policy was adopted on 11 February 2025.

## What is a complaint?

A complaint is:

*"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".*

A complaint is not:

- One that is raised by PU Prime staff is employment related
- Comments made about PU Prime where no response is expected, such as giving feedback in a survey
- Hardship notices or requests to postpone enforcement proceedings

## How to make a complaint

You can make a complaint to us in any of the following ways:

<b>Email</b>	<ul style="list-style-type: none"><li>• info@puprime.au</li></ul>
<b>Writing</b>	<ul style="list-style-type: none"><li>• Level 1, 17 Castlereagh Street, Sydney, NSW 2000, Australia</li></ul>

When Making a Complaint, Please Provide:

- Your name
- Your preferred contact method (e.g., phone, email)
- A brief description of your complaint
- The outcome or resolution you are seeking

## Assistance with Making a Complaint

If you require help to make or manage your complaint, you are welcome to appoint someone to represent you. This could be a relative, friend, or any other individual you trust. However, please note that we will need your written authority to speak with your appointed representative regarding your complaint. Additionally, to assist you in understanding and managing your complaint, we have made this policy available in multiple languages.

## How We Will Handle Your Complaint

We are committed to addressing your concerns as efficiently and fairly as possible. Below is an overview of how we will deal with your complaint:

### *Acknowledging Your Complaint*

Upon receiving your complaint, we will acknowledge it and make every effort to resolve it promptly. The steps we take to acknowledge your complaint depend on how it was submitted:

- **Verbal Complaints:** If your complaint is made over the phone or in person, we will acknowledge receipt of your complaint immediately. You will also receive a written confirmation (via email or other written form) within one business day, or as soon as practicable thereafter.
- **Written Complaints:** If your complaint is submitted in writing (by email, social media, or another written form), we will acknowledge it in writing within one business day or as soon as reasonably possible.

When acknowledging your complaint, we will ensure that we respect any preferences you've communicated regarding how you wish to be contacted (e.g., email, phone, or other preferred methods of communication).

### *Investigation of your complaint*

If we are unable to resolve your complaint immediately, we will begin an investigation to better understand your concerns and work towards a resolution. During the investigation process, we may need to gather additional information from you to assist with resolving the issue.

We will make every effort to resolve your complaint as quickly as possible and keep you informed of the progress. If the investigation takes longer than anticipated, we will keep you updated on the status of your complaint and provide an estimated timeline for resolution.

### *Internal Dispute Resolution (IDR) Response*

We are committed to providing you with a clear written explanation of the outcome of your complaint ("IDR Response") within **30 calendar days** of receiving your complaint, under the following circumstances:

- Your complaint has not been resolved within **5 business days** of us receiving it.
- You have specifically requested a written response.

Our IDR Response will also inform you of your right to escalate your complaint to the **Australian Financial Complaints Authority (AFCA)**. AFCA provides free and independent dispute resolution services for individuals and small businesses with financial complaints.

If your complaint is **rejected** (in full or in part), our IDR Response will:

- Identify and address the specific issues raised in your complaint.
- Outline our findings on the key factual questions raised, referring to the relevant supporting information.
- Provide sufficient detail to help you understand the reasons for our decision, so you can decide whether to escalate your complaint to AFCA or pursue another course of action.

We are not required to provide an IDR Response if:

- Your complaint is resolved to your complete satisfaction within 5 business days, and you have not requested an IDR Response.
- Within 5 business days of receiving your complaint, we have provided you with an explanation and/or apology, and we cannot reasonably take any further action to address your complaint.

### *Delay in providing an IDR Response*

If we are unable to provide an IDR Response within the required timeframe due to complexity or circumstances beyond our control, we will:

- Notify you of the delay in writing, explaining the reasons for it.
- Inform you of your right to escalate your complaint to AFCA, including providing AFCA's contact details.

Examples of circumstances beyond our control include:

- Waiting for a medical appointment that requires your attendance.
- Illness or absence preventing you from responding.
- Information needed from third parties to substantiate your complaint, which may take additional time to obtain.

### *When an IDR Response is not required*

An IDR Response is not necessary if the complaint is resolved within **5 business days** because:

- The complaint has been fully resolved to your satisfaction.
- You have been provided with an explanation and/or apology, and no further action is deemed necessary.

However, an IDR Response is required in the following cases:

- The complaint involves **hardship**.
- You specifically request a written IDR Response.
- The complaint relates to any decision made by a trustee of a regulated superannuation fund.

## **Escalating your complaint**

If you are not satisfied with our response or the outcome of your complaint, you have the right to escalate the matter to **AFCA**.

## **AFCA**

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA and our membership number is 28381.

You can contact AFCA using the following details:

- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

- Online: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne, VIC, 3001.