

# Dispute Resolution Guide for retail clients

## INTRODUCTION

This guide outlines the procedures Vasco Trustees Limited ACN 138 715 009 AFSL 344486 or its related entities (**Vasco**) will follow in dealing with any complaints made by retail clients that are invested in a registered managed investment scheme to whom Vasco provides financial services.

If you have any questions about Vasco's dispute resolution procedures after reading this guide, please send an email to [info@vascofm.com](mailto:info@vascofm.com) and a member of our Legal and Compliance team will respond.

## HOW TO MAKE A COMPLAINT

You may make a complaint by letter or e-mail.

If you wish to make a complaint by letter then please address your letter as follows:

**Legal and Compliance Officer  
Vasco Trustees Limited  
Level 4, 99 William Street  
Melbourne VIC 3000**

If you wish to make a complaint by e-mail then please mark your e-mail to the attention of the Legal and Compliance Officer, Vasco Trustees Limited and send it to [info@vascofm.com](mailto:info@vascofm.com).

If your complaint involves any person within our Legal and Compliance team, please address your complaint in writing via letter or email to Vasco's Managing Director, Craig Dunstan.

## HOW YOUR COMPLAINT WILL BE DEALT WITH

Once your complaint has been received, you will be sent a copy of this Dispute Resolution Guide confirming our procedure for dealing with your complaint.

If you do not provide all relevant information at the time you make a complaint then you will be sent a written request via letter or email specifying what further information is required.

If you do not respond to the request for further information within 14 days then you will be sent a follow-up request for further information again. If Vasco does not receive any additional information from you within a further 10 days then you will be advised that no further action will be taken until all the relevant information is provided.

Unless your complaint is immediately resolved to your satisfaction, your complaint will be investigated by a member of Vasco. Both you, and the person against whom your complaint is made (if relevant), will be given the opportunity to place all relevant material before the team member investigating your complaint.

Once all relevant information about your complaint has been received, Vasco will consider your complaint and will, within 14 days, either:

- advise you in writing of its decision and the reasons for its decision; or
- advise you that your complaint is being considered and that more time is required to reach a decision.

If Vasco extends the time for making a decision then Vasco will, within 30 days of receiving all relevant information from you, advise you in writing of its decision and the reasons for its decision.

If you are an investor in a retail fund that Vasco is responsible entity for, Vasco will also inform you that if your complaint cannot be resolved, or upon its decision to extend the time required for it to make a decision or if you are not satisfied with its decision that you may refer your complaint to Vasco's external dispute resolution scheme for consideration. This will only happen after your complaint has been fully considered as set out above.

## EXTERNAL DISPUTE RESOLUTION FOR RETAIL INVESTORS

Vasco is a member of the Australian Financial Complaints Authority (**AFCA**) which operates an external dispute resolution scheme that has been approved by the Australian Securities & Investments Commission. The contact details for AFCA are as follows:

**Post:** GPO Box 3, Melbourne, Victoria 3001  
**Toll Free:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)

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