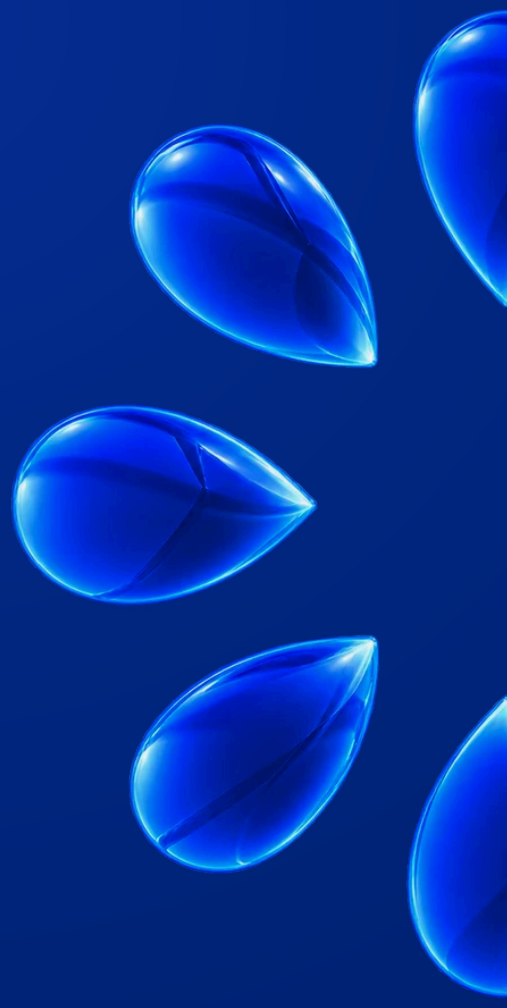
RWA

Complaints Policy

This policy explains how to make a complaint, how we will handle it, how long it will take, and what you can do if you're not satisfied with our response.

Issued by	Date	Version
Rounded Wealth Advisory Pty Ltd	01 September 2026	3.2



All investments involve risk, including fluctuations in market value, changes in investment income and the potential loss of some or all invested capital. Past performance is not a reliable indicator of future performance, and no investment outcome or return is guaranteed.

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We want to hear from you if you're unhappy with our service. This policy explains how to make a complaint, how we will handle it, how long it will take, and what you can do if you're not satisfied with our response.

Making a complaint is free. Email complaints@roundedwealth.com.au, call us on 02 8880 6200 or 1300 050 090, or speak to any member of our team. We will acknowledge your complaint within one business day and give you a final response within 30 calendar days. If you're not satisfied, you can go to the Australian Financial Complaints Authority (AFCA) on 1800 931 678.

complaints@roundedwealth.com.au | 02 8880 6200 | 1300 050 090

01

About this policy

1.1 This policy applies to Rounded Wealth Advisory Pty Ltd ACN 633 327 143, Australian Financial Services Licence 523251 (**Rounded Wealth Advisory**, **we**, **us** or **our**), and to our employees and authorised representatives.

1.2 We handle complaints in line with ASIC Regulatory Guide 271 *Internal dispute resolution*.

02

What is a complaint

2.1 A complaint is any expression of dissatisfaction made to or about us that relates to our services, the products we advise on or arrange for you, our staff, or how we handled a complaint, where you expect a response or resolution, or where one is legally required.

2.2 You don't need to use the word "complaint". We will treat your concern as a complaint if it meets this description, however you raise it. This includes complaints made on social media pages we own or control, where we can identify and contact you.

2.3 If your complaint is about a product issuer or another firm, such as a fund manager or execution broker, we will tell you how to contact them, and we will help where we can. If our own service was part of the problem, we will handle that part as a complaint under this policy.

03

How to make a complaint

3.1 You can make a complaint:

Email	complaints@roundedwealth.com.au
Phone	02 8880 6200 or 1300 050 090 (free call)
In person	by speaking to any member of our team
Mail	Complaints Rounded Wealth Advisory Pty Ltd L35 Tower One Barangaroo 100 Barangaroo Avenue Sydney NSW 2000

3.2 To help us resolve your complaint quickly, please tell us your name and contact details, what your complaint is about, what outcome you're looking for, and any documents that support it. If you don't have all of this, we will still accept your complaint.

3.3 Making a complaint is free. You can ask someone else, such as a family member, friend, lawyer or advocate, to make the complaint for you. We will need your written authority to deal with them.

04

Help with making a complaint

4.1 If you need help to make a complaint, please tell us and we will help you. This includes help if English is not your first language, if you have a disability, or if you're experiencing difficult circumstances.

Translating and Interpreting Service (TIS National): call 131 450 and ask them to contact us.

National Relay Service: if you're deaf or have a hearing or speech impairment, call 133 677 or visit www.accesshub.gov.au.

05

How we handle your complaint

Acknowledged
Within 1 business day

Quick resolution
Within 5 business days

Final response
Within 30 calendar days

5.1 **Acknowledgement.** We will acknowledge your complaint within 24 hours, or one business day, of receiving it.

5.2 **Investigation.** We will look into your complaint fairly, objectively and promptly. We may contact you for more information, and we will keep you informed of our progress.

5.3 **Quick resolution.** If we resolve your complaint to your satisfaction within five business days, or give you an explanation or apology where we can't reasonably do more, we may not send you a written response. We will always send one if you ask.

5.4 **Final response.** We will give you a final response in writing within 30 calendar days of receiving your complaint. It will set out the outcome and any action we will take, the reasons for our decision, including if we don't agree with your complaint, and your right to take the complaint to AFCA, with AFCA's contact details.

5.5 **Delays.** If we can't give you a final response within 30 calendar days, for example because your complaint is particularly complex or because of circumstances beyond our control, we will write to you before the 30 days end to tell you why, and that you can take your complaint to AFCA.

06

If you're not satisfied

6.1 If you're not satisfied with our final response, or we haven't responded within 30 calendar days, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent complaint resolution that is free to consumers. Rounded Wealth Advisory is an AFCA member (member number 76566).

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

6.2 Time limits may apply to lodge a complaint with AFCA, so you should act promptly or check the AFCA website for the time limit that applies to your circumstances.

6.3 **Privacy complaints.** If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner at www.oaic.gov.au. Our Privacy Policy explains this further.

07

Your privacy

7.1 We will treat your complaint confidentially, and we will handle your personal information in line with our Privacy Policy. Making a complaint will not affect how we treat you.

08

Reviewing this policy

8.1 We review this policy regularly and use what we learn from complaints to improve our services. The current version is always available on our website.

09

Contact us

Email	complaints@roundedwealth.com.au
Phone	02 8880 6200 or 1300 050 090
Mail	Complaints Rounded Wealth Advisory Pty Ltd L35 Tower One Barangaroo 100 Barangaroo Avenue Sydney NSW 2000

Questions about this document?

Call 02 8880 6200 or 1300 050 090, Monday to Friday, 9am to 5pm AEST, or email info@roundedwealth.com.au. The current version is always available at roundedwealth.com.au.