

COMPLAINTS POLICY



**worldwide
banners**

WORLDWIDEBANNERS PTY LTD



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banners**

1. Purpose

1.1. At Worldwide Banners Pty Ltd (Authorised Representative No. 1314512 of Capital Guard Pty Ltd, AFSL No. 498434), we are committed to delivering financial services with integrity, transparency, and in compliance with Australian regulatory obligations.

We understand that, from time to time, clients may be dissatisfied with aspects of our services or the products we promote. This policy outlines our approach to handling such complaints in accordance with the Corporations Act 2001, ASIC Regulatory Guide 271 (RG 271), and our obligations as an authorised representative of our services.

1.2. The purpose of this Policy is to provide you with key information about how Trading 212 will manage complaints from clients (you) regarding the financial products or services we provide.

1.3. This Policy sets out:

- how you may lodge a complaint with us;
- the options available to assist you if you require additional assistance in lodging a complaint;
- our key steps for dealing with complaints, including acknowledgement, assessment and investigation, and provision of an IDR response;
- response timeframes; and
- details about accessing AFCA where a complaint is not resolved.

2. How to make a complaint?

2.1. You may lodge a complaint with us via any of the below channels:

WorldWideBanners Pty Ltd

Email: support@worldwidebanners.com.au

Phone: +61 2 9059 7000

Website: <https://worldwidebanners.com.au/>



3. Require additional assistance?

3.1. Should you require any assistance in lodging your complaint, please contact us or notify our team at any time. We are committed to undertaking best endeavours in assisting you throughout your complaint process.

4. Our complaints process

4.1. Once we have received your complaint we will:

- Provide you with an acknowledgement (generally within one business day) that we have received your complaint.
- Investigate your complaint and attempt to resolve it when it is first raised or within 5 business days. If your complaint takes longer to investigate, we will keep you informed and updated on the progress.
- Provide you with a formal response (generally no later than 30 calendar days after receiving your complaint). Our response will include:
 - a. the outcome of our investigation;
 - b. our decision in response to your complaint;
 - c. any proposals or action items where applicable;
 - d. contact details for the Australian Financial Complaints Authority (AFCA)

4.2. There may be delays in responding to your complaint within the timeframes mentioned above due to the complexity of the resolution, or, due to circumstances that are outside of our control. If this happens, we will notify you with regards to the delay in advance, the reason for the delay and your options, including your right to escalate your complaint to AFCA.



5. Australian Financial Complaints Authority

5.1. If you don't receive a response to your complaint within the required timeframe, or if you're not satisfied with our formal response to your complaint, you may be eligible to take your complaint to AFCA.

5.2. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

5.3. AFCA's contact details are below:

Website: www.afca.org.au

Email: info@afca.org.au

Post: AFCA

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

5.4. Time limits may apply to lodge a complaint with AFCA. Therefore, it is important to take prompt action or refer to the AFCA website to determine the expiry date of any time limit that applies to your situation.