



Complaints Management Policy

International Capital Markets Pty Ltd.
ABN: 12 123 289 109
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October 2021

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E: support@icmarkets.com
W: icmarkets.com

International Capital Markets Pty Ltd (“**IC Markets, the Company, we or us**”) is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace. A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

If you are dissatisfied with our products or services, please let us know and give us the opportunity to investigate your complaint and/or answer any questions you might have.

SUBMITTING YOUR COMPLAINT

- If you have a complaint, please contact us by any of the following methods:
 - o In writing – Post: Level 4, 50 Carrington Street, Sydney, NSW, 2000, Australia; or
 - o By email – support@icmarkets.com.au or compliance@icmarkets.com.au; or
 - o By phone – general line: +1300 600 644 or +61 (02) 8014 4280; or
 - o Via IC Markets Live Chat service.
- For us to assist with your complaint in the most efficient manner, we recommend that you:
 - o Notify our Support team who are the first point of contact and provide details of your complaint;
 - o Where applicable, compile and provide us any supporting documents related to your complaint;and
 - o Advise us of your preferred contact method and contact details.
- We would recommend for you to contact us with your complaint at your earliest convenience, so we can investigate your complaint in a reasonable and timely manner. If you require any additional assistance in lodging your complaint, our Support team will be able to assist you.
- Any material relating to the Company’s Internal Dispute Resolution (“**IDR**”) process will be provided to you free of charge.

OUR COMPLAINTS MANAGEMENT PROCESS

- We take your feedback seriously and will work proactively to investigate and resolve your complaint.
- IC Markets operates a multi-layered complaint management process. Your complaint will therefore be assessed and investigated at the first point of contact by our Support team, who will endeavour to resolve the complaint directly with you.
- In the event our Support team is unable to resolve your complaint within five (5) business days or if you are not satisfied with the proposed solution, your complaint will be referred to our Compliance team who will conduct a further review and investigation and provide you with a detailed and final response.
- We will collect certain information from you, including:
 - o Your name;
 - o Your contact details;
 - o How you would prefer to be contacted;
 - o A description of your complaint; and

- o How you would like the complaint resolved.
- We will acknowledge your complaint, generally within one (1) business day, and give you the contact details of the person responsible for dealing with your complaint.
- The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about:
 - o the final outcome of your complaint at IDR; and
 - o your right to take the complaint to the Australian Financial Complaints Authority (“**AFCA**”) if you are not satisfied with the IDR response and how to contact AFCA.
- An IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth (5th) business day of receipt of the complaint, where we have:
 - o resolved the complaint to your satisfaction; or
 - o given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.

TIMEFRAME FOR RESOLVING COMPLAINTS

- We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within thirty (30) calendar days of receiving your complaint.
- If in exception circumstances, we are unable to resolve your complaint within thirty (30) calendar days of receiving your complaint, we will write to you before the 30-day period ends to:
 - o Inform you of the reasons for the delay;
 - o Provide you with a progress update of the complaint; and
 - o Provide a date when a decision can be reasonably expected.

IF YOU ARE NOT SATISFIED WITH OUR RESPONSE

- If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which IC Markets is a member.
- You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

Post	GPO Box 3, Melbourne, VIC 3001, Australia
Phone	1800 931 678
Fax	(03) 9613 6399
E-mail	info@afca.org.au
Website	www.afca.org.au

ACCESSIBILITY SERVICES

- We take our commitment to provide accessible services to customers seriously.
- If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:
 - o Talk to text users, please call 133 677 and then ask for +1300 600 644 or +61 (02) 8014 4280;
 - o Speak to listen users, please call 1300 555 727 and then ask for +1300 600 644 or +61 (02) 8014 4280;
 - o Internet relay users, please [connect to the NRS](#) and then ask for +1300 600 644 or +61 (02) 8014 4280.
- If you require this Policy in another language, please contact us at the details below.

CONTACT US

If you have any questions or would like further information about our complaints handling process, please contact us by:

- In writing – Post: Level 4, 50 Carrington Street, Sydney, NSW, 2000, Australia; or
- By email – support@icmarkets.com.au or compliance@icmarkets.com.au; or
- By phone – general line: +1300 600 644 or +61 (02) 8014 4280; or
- Via IC Markets Live Chat service.

Issued 5th October 2021.