



## COMPLAINT HANDLING POLICY

This document is designed to inform you about the complaint handling policy of **VRGK Tech Pty Ltd**, ACN 640 619 521; AFSL 525757 (**VRGK, our, we, us**), a company incorporated in Australia and holder of an Australian Financial Services License issued by the Australian Securities & Investments Commission (ASIC).

If you are dissatisfied with our products or services, please inform us so we can investigate your concerns and address any questions you may have.

### 1. How to make a complaint

If you have a complaint, please contact us by any of the following methods:

- In writing, via mail:  
VRGK Tech Pty Ltd  
Three International Towers Level 24  
300 Barangaroo Avenue  
Sydney, NSW, 2000,  
Australia
- By email: [service@vrgkbroker.com.au](mailto:service@vrgkbroker.com.au)
- By phone: +61 280880716

To assist you with your complaint efficiently, please:

- Notify our Support team with the details of your complaint, your personal details, contact details and how you would like your complaint to be resolved.
- Provide any relevant supporting documents, if applicable.

We encourage that you contact us as soon as possible so we can investigate your complaint promptly. If you need help submitting your complaint, our Support team is here to assist you following our Internal Dispute Resolution (“IDR”) procedure.

### 2. Internal Dispute Resolution (IDR) Procedure

We will aim acknowledge your complaint within 1 business day of receiving it and provide you with the contact details of the team handling it. This team will begin their investigation and may request more information from you.

We have a multi-layered complaint management process. Initially, our Support team will assess and investigate your complaint, striving to resolve it directly with you.

If our Support team cannot resolve your complaint within 5 business days, or if you are not satisfied with the proposed solution, your case will be escalated to our Compliance team. They will conduct a thorough review and investigation, ultimately providing you with a detailed and final response, which is our IDR response.

This response will include:



- The final outcome of your complaint.
- Information about your right to escalate the matter to the Australian Financial Complaints Authority (AFCA) if you're not satisfied with the IDR response.

If we resolve your complaint within 5 business days, we will not need to provide an IDR response. This applies if we have either resolved the issue to your satisfaction or given you an explanation/apology when no further action is possible.

We aim to resolve all complaints as quickly as possible, often within days. We will keep you updated and provide an IDR response within 30 calendar days of receiving your complaint.

If we can't resolve your complaint within 30 days, we will notify you before the period ends with:

- Reasons for the delay.
- A progress update.
- An estimated date for a decision.

### **3. External Dispute Resolution (EDR) Procedure**

We are a member (Membership Number: **91326**) of the external dispute resolution scheme operated by AFCA, an independent organisation established to resolve disputes between financial institutions and their customers.

Please note that AFCA will not consider a complaint until we have had the opportunity to address the complaint. You can refer a complaint to AFCA when:

- You are not satisfied with our IDR response and unable to resolve the Complaint with us.
- The complaint is unresolved after 30 days of making a Complaint to us.
- We advise you to take the Complaint to AFCA.

For more information about how to make a Complaint at AFCA, please refer to their website: <https://www.afca.org.au/make-a-complaint>.

AFCA can be contacted by:

- Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Australia
- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Website: [afca.org.au](https://www.afca.org.au)

