

Complaints Management Policy

Company	First Prudential Markets Pty Ltd
ACN	112 600 281
AFSL	286354
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Version	2

Version	Date	Notes
1	30 September 2021	Original document prepared and finalised
2	27 May 2026	Original document reviewed and updated

What is a complaint?

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.

Introduction

At First Prudential Markets Pty Ltd ("FP Markets"), we are committed to resolving your concerns fairly, transparently, and as quickly as possible. We welcome feedback as an opportunity to improve our products and services.

This Complaints Management Policy explains how to make a complaint, how we will handle it, and what further options are available to you if you are not satisfied with our response. This policy has been prepared in accordance with the guidelines and benchmarks outlined in ASIC Regulatory Guide 271: Internal Dispute Resolution.

How to Make a Complaint

We take your feedback seriously and will work proactively to investigate and resolve your complaint. Please contact us using any of the methods below.

Email	compliance@fpmarkets.com.au
Phone	02 8252 6800
Live Chat	Through the FP Markets website

When making your complaint, please provide:

- Your name
- Your contact details
- How you would prefer to be contacted
- A description of your complaint
- How you would like the complaint resolved

How We Deal with Your Complaint

Step	Stage	What happens
1	Acknowledgement	We will acknowledge your complaint within one (1) business day of receiving it, or as soon as practicable, and provide the contact details of the responsible team.
2	Investigation	The responsible team commences their investigation and may request further details from you to assist the process.
3	IDR Response	Upon completing the investigation, you will receive an IDR response detailing the final outcome and your right to escalate to AFCA if unsatisfied.

If your complaint is rejected (in full or in part)

Our IDR Response will:

- Identify and address the issues raised in your complaint
- Set out our findings on the material questions of fact raised, with reference to the relevant supporting information
- Provide a sufficient level of detail to allow you to understand the reasons for our decision and consider escalation to AFCA

When is an IDR Response not required?

An IDR response is not required when a complaint is resolved by the end of the fifth (5th) business day of receipt, where we have resolved the complaint to your satisfaction, or given you an explanation and/or apology where no further action can reasonably be taken.

Timeframe for Resolving Complaints

Maximum timeframe: 30 calendar days

In accordance with ASIC RG 271, 30 calendar days is the maximum timeframe for providing an IDR response. We endeavour to resolve all complaints well within this limit — many can be resolved within days or on the spot. We will keep you informed throughout the process.

If we cannot meet the 30-day deadline

If we are unable to provide an IDR response within 30 calendar days, we will notify you before the deadline expires. Our notification will:

- Explain the reasons for the delay
- Provide a new estimated timeframe for resolution
- Remind you of your right to refer the matter to AFCA if you do not wish to wait

If You Are Unhappy 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 the Australian Financial Complaints Authority (AFCA). AFCA is an independent and external dispute resolution scheme, of which First Prudential Markets Pty Ltd is a member.

Post	GPO Box 3, Melbourne VIC 3001
Phone	1800 931 678
Fax	(03) 9613 6399
Email	info@afca.org.au
Website	https://www.afca.org.au/

Complaint Recording and Reporting

We record all complaints received, regardless of how they are made or resolved. This enables us to:

- Track and monitor complaint trends to identify systemic issues
- Meet our internal reporting obligations and provide management oversight
- Fulfil our regulatory reporting obligations to ASIC
- Continuously improve our products, services, and processes

All complaint records are retained securely in accordance with our obligations under the Corporations Act 2001 and applicable privacy legislation.

Accessibility Services

We take our commitment to provide accessible services to all customers seriously. If you are deaf or have a hearing or speech impairment, you can contact us via the National Relay Service — a government initiative available at no additional charge:

- Talk to text users: call 133 677, then ask for 02 8252 6800
- Speak to listen users: call 1300 555 727, then ask for 02 8252 6800
- Internet relay users: connect via the NRS, then ask for 02 8252 6800

If you require this Policy in another language, please contact us by phone on 02 8252 6800 or by email at compliance@fpmarkets.com.au and we will arrange a translated version for you.

Contact Us

For questions or further information about our complaints handling process:

Email	compliance@fpmarkets.com.au
Phone	02 8252 6800
Post	Level 5, 10 Bridge Street, Exchange House, Sydney NSW 2000