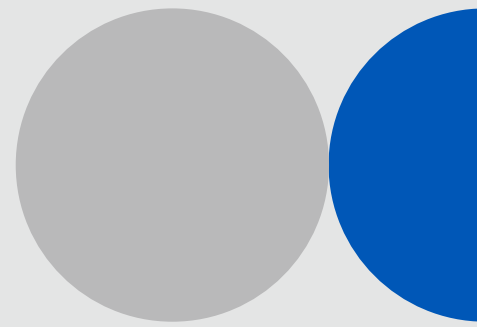


What to do if you have a complaint

October 2021



Our commitment to you

At abrdn Australia Limited ('abrdn') we are committed to providing our clients with the highest quality of services and products. We understand that sometimes things can go wrong. You're important to us, so if you've reason to complain we want to know. We'll try to resolve the complaint quickly in a professional and helpful way.

What is a complaint?

- A complaint is an expression of dissatisfaction made to or about abrdn, 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
- A complaint may be written or verbal and may be delivered by many mediums including telephone, email, letter, social media, in person or online.

How we deal with complaints

abrdn has a Complaints Handling Officer who is responsible for ensuring that complaints are dealt with appropriately and in accordance with our complaints handling process. The time it takes to resolve your complaint will depend on how complex it is and how much investigation we have to do. We'll always try to resolve your complaints as quickly as possible, keeping you informed of our progress.

In line with our policy for managing complaints, we will:

- Acknowledge your complaint within 24 hours of the time we receive it and record the details in our Complaints Register
- Review the merits of the complaint, determine appropriate action to address the concern and keep you informed of our progress
- Aim to provide a written response about our findings within 30 days. We will clearly explain the reasons behind our decision and what action we will take to rectify it, if appropriate.

In the unlikely event that we are unable to resolve your complaint within 30 days, we will inform you accordingly in writing and let you know when we expect to finalise the matter. We will also inform you of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) and provide you with information on how to contact them.

If you're not satisfied

If, despite our best efforts, you are not satisfied with the outcome or believe your complaint has not been satisfactorily dealt with you may wish to contact an external dispute resolution service.

abrdn is a member of the Australian Financial Complaints Authority (AFCA). AFCA is a dispute resolution service that provides a free and independent service for consumers and small businesses.

How you can contact us

If you have a complaint about one of your investments with us or any aspect of the service you have received from abrdn you can contact us.



Write to us at

Client Services Manager
abrdn Australia Limited
GPO Box 4306
Sydney NSW 2001
Australia



Call us on

Calling within Australia (toll free) 1800 636 888
Calling from outside Australia +61 2 9950 2853

Send us a fax to

+61 2 9950 2800



Email us at

client.service.aust@abrdn.com

AFCA Contact Details

Phone

1800 931 678

Email

info@afca.org.au

Online

<https://afca.org.au/>



For more information visit abrln.com/aus

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