



COMPLAINTS AND DISPUTES

We are committed to meeting if not exceeding our clients' expectations whenever possible. Much as we dislike receiving complaints, we recognise that dissatisfied clients have a right to complain and to have their complaint handled. If you wish to lodge a complaint, please contact our Complaints Officer, Susan Lynch, or if she is not available, Brad Dixon. Susan and Brad can be contacted either by phone, email or in writing. Their details are below:

Susan Lynch	(08) 6380 0804	susan@myfib.com.au	Unit 9, 281 Hay Street
Brad Dixon	(08) 6380 0815	brad@myfib.com.au	SUBIACO WA 6008

Our Complaints Officer is responsible for:

- Dealing with and attempting to resolve all client complaints which cannot be resolved by the provision of clarification or information;
- Advising clients of their rights to lodge complaints with the FOS;
- Managing all disputes with clients; and
- Liaising with FOS

NFIB as a Corporate Authorised Representative of Morris Group Investments Pty Ltd is a member of the Financial Ombudsman Service (FOS). If your complaint is unresolved after 20 days or not resolved to your satisfaction, you have the right to refer the matter to FOS. FOS can be contacted on 1300 780 808 or online at www.fos.org.au. The address for FOS is GPO Box 3 Melbourne Victoria 3001.

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

NOTE: Lloyd's Australia Complaint Handling Guidelines

Where a complaint is in relation to a policy underwritten by Certain Underwriters at Lloyd's NFIB will adopt the Lloyd's Australia Complaint Handling Guidelines. For a copy of these guidelines, please contact the Complaints Officer. You will be advised if your complaint falls under the Lloyd's Australia Complaint Handling Guidelines once this becomes apparent.

NFIB is protected by professional indemnity insurance as a listed Corporate Authorised Representative of Morris Group Investments Pty Ltd on their professional indemnity insurance policy (**PI policy**). The PI policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of financial services.

Our PI policy does cover us for claims relating to the conduct of representatives who no longer work for us. If you have any further questions about the financial services provided, please contact us