

## COMPLAINTS HANDLING POLICY

Version 14 – May 2025

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### 1. OVERVIEW AND SCOPE

Platinum Investment Management Limited (“**Platinum**”) is obligated under its Australian Financial Services Licence to establish an internal dispute resolution system to deal with any complaints received from “retail clients” in respect of the financial services that Platinum provides.

Platinum is also required to be a member of the Australia Financial Complaints Authority (“**AFCA**”).

Platinum believes that a complaint provides an opportunity for us to improve our investor services and at the same time preserve our reputation. We have designed internal procedures in accordance with the AS/NZS 10002:2014 – Guidelines for Complaints Handling in Organisations and RG 271.

Our internal procedures aim to:

- increase the level of investor satisfaction with the delivery of services and enhance the manager/investor relationship;
- recognise, promote and protect the rights of investors, including the right to comment and complain;
- provide an efficient, fair and accessible mechanism for resolving investor complaints;
- provide information to investors on the complaints handling process for the services provided by Platinum; and
- monitor complaints to improve the quality of the services provided by Platinum.

### 2. WHAT IS A COMPLAINT?

In accordance with ASIC Regulatory Guide 271 (“**RG 271**”), Platinum defines a complaint as:

*“An expression of dissatisfaction made to or about Platinum, 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.”*

### 3. HOW TO MAKE A COMPLAINT TO PLATINUM

A complaint can be made by any reasonable basis including email, in writing, in person, over the phone or on Platinum controlled social media platform(s). For investor convenience, Platinum maintains a dedicated complaints email address: [complaints@platinum.com.au](mailto:complaints@platinum.com.au)

Alternatively, you may write to us at:

**Postal Address:**

Attn: Complaints Manager  
Platinum Asset Management  
GPO Box 2724  
Sydney, NSW 2001, Australia

Or telephone us on:

**Phone**

1300 726 700 (Australia only)  
0800 700 726 (New Zealand Only)  
+61 2 9255 7500

**Direct and Indirect Investors**

Platinum recognises complaints from both direct and indirect (i.e. invested through an investor directed portfolio service (“IDPS”), IDPS-like scheme, master trust, wrap account, or a nominee or custody service) investors.

**Complaint information to be provided**

To assist us in resolving your complaint adequately, please ensure to provide the following principal information:

- your account number or how you invest with Platinum, and your name or organisation;
- your contact details;
- details of the problem encountered - date of occurrence and description; and
- expected course of action.

**Privacy Issues**

If you wish to make a complaint about how Platinum has handled your personal information, or wish to access or correct your personal information held by Platinum, please contact the Privacy Officer at: [privacy@platinum.com.au](mailto:privacy@platinum.com.au)

**4. RESPONSIBILITY**

Platinum’s Complaints Manager is responsible for the complaints handling process. The Complaints Manager may work with relevant department heads and/or other relevant employees when dealing with your complaint.

**5. INVESTIGATION**

Upon receipt of a complaint an investigation may be undertaken, this could include, but is not limited to:

- the collection and review of information relating to your complaint;
- considering possible resolutions;
- providing you with a formal response (where requested/required); and
- providing you with details of our appointed external dispute resolution scheme.

**6. TIMEFRAMES**

**Complaint Acknowledgement** – Platinum will aim to acknowledge your complaint promptly and in any event within 1 business day (either verbally or in writing). A complaint is usually acknowledged in the same manner that the complaint has been received.

**Complaint Response** – We will aim to provide you with a formal response as soon as practicable and in any event within 30 calendar days after we receive your complaint. The formal response will include:

- the determination in relation to the complaint;
- the remedies (if any) available to you (including your right to take the complaint to AFCA if you are not satisfied with our response); and
- the contact details for AFCA.

If Platinum rejects or partially rejects your complaint, our response will clearly set out the reasons for our decision by:

- identifying and addressing the issues raised in the complaint;
- setting out our findings on material questions of fact;
- referring to the information that supports those findings; and
- providing sufficient detail for you to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.

If we resolve your complaint within 5 business days, we may not provide you with a formal response in writing, unless you have requested a written response.

**Delays:** We will notify you if we are unable to provide you with a formal response within 30 calendar days of receiving your complaint, providing reasons for the delay, your right to complain to AFCA if you are dissatisfied and AFCA's contact details.

## 7. IF YOU ARE UNSATISFIED WITH PLATINUM'S RESPONSE

If your complaint has not been resolved to your satisfaction, you can lodge a complaint with AFCA via the contact details below:

**Address:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, VIC 3001  
Australia

**Website** [www.afca.org.au](http://www.afca.org.au)

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Phone** 1800 931 678

**Fax** +61 3 9613 6399

AFCA has the discretion to exclude a complaint by a person who is not a retail client.

## 8. OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER

The Office of the Australian Information Commissioner ("OAIC") can investigate privacy related complaints from individuals. Complaints to the OAIC must be made in writing, typically using their online Privacy Complaints Form.

## 9. YOUR FEEDBACK IS VALUABLE TO US

Platinum encourages investor feedback, good or bad, about our services and financial products. Please do not hesitate to contact us.

**Platinum Investor Services**

**Phone:**

1300 726 700 (Australia only)

0800 700 726 (New Zealand Only)

+61 2 9255 7500

**Postal Address:**

Platinum Asset Management  
GPO Box 2724  
Sydney, NSW 2001  
Australia