

Complaints Policy

First Financial Pty Ltd
trading as Whittle & Skok
ABN 15 167 177 817
AFSL No 481 098
Version 2.1
09 February 2026

Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution”.

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our team members with respect when they are dealing with your complaint.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by *ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98* (“the Instrument”). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

We adopted the current version of this Complaints Policy on 1 October 2021 with this updated version (v2.1) being adopted from 09 February 2026.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, team members or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

How to make a complaint

You can make a complaint to us in any of the following ways:

 Telephone	+61 3 9261 8100
 Email	Lisa Palmer (Chief Executive Officer) lisa.palmer@firstfinancial.com.au
 Writing	Ground Floor, 276 High Street KEW VIC 3101

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint. We can also arrange an interpreter for you and help you to fill out forms or express your complaint.

How we will deal with your complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- verbally – we will acknowledge your complaint in the same manner and, in writing, within one business day, or as soon as practicable;
- in writing – by email, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

IDR Response

We will provide you with our written reasons for the outcome of your complaint (“IDR Response”) within the following timeframes where:

- your complaint is not resolved within 5 business days of us receiving your complaint;
- if you request a written response; or
- if your complaint is about a declined insurance claim; the value of an insurance claim or if your complaint is about a decision of a superannuation trustee.

Standard complaints	No later than 30 calendar days after receiving your complaint
Traditional trustee complaints	No later than 45 calendar days after receiving your complaint ⁱ
Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving your complaint
Complaints about superannuation death benefits	No later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in section 1056(2)(a) of the Act ⁱⁱ

Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our IDR Response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

Escalating your complaint

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

AFCA

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA and our membership number is 11009.

You can contact AFCA using the following details:

Email: info@afca.org.au

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

Online: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001.

Endnotes

ⁱ Time stops running when (a) another person commences legal proceedings to be included as a beneficiary and the outcome would affect the handling of the complaint at IDR; or (b) the traditional trustee applies for an opinion, advice or direction from a court to reasonably handle the complaint at IDR. Time will start to run again once the court determines whether the other person should be included as a beneficiary, or provides an opinion, advice or otherwise gives a direction, and the time to lodge an appeal (if relevant) has passed.

ⁱⁱ Any objection to a proposed death benefit distribution will trigger the start of the IDR process. When an objection is made, the 90-calendar day maximum IDR timeframe begins from the end of the 28-calendar day objection period.