

Instreet Investment Limited (ABN 44 128 813 016) (AFSL 434776)
Internal Dispute Resolution Processes
3 October 2025

Our complaints handling processes

We strive to perform to the highest customer service standards.

But if you are dissatisfied with our products, services, staff we want to know and will address and resolve your complaint quickly and fairly.

We believe a positive complaint management culture produces beneficial outcomes for both you, our customers and our business.

How to make a complaint

You can:

- call us on 1300 75 47 48
- email us at complaints@raizinvest.com.au
- contact us via our social media channels at:
 - Facebook page: <https://www.facebook.com/raizapp/>
 - X/Twitter page: <https://twitter.com/raizaustralia>
 - Instagram page: @raizinvest / <https://www.instagram.com/raizinvest/>
 - LinkedIn page: <https://au.linkedin.com/company/raiz-invest>
- contact us via our website at <https://raizinvest.com.au/support/>
- send us a letter in the mail at:

Complaints
Raiz Invest Australia Limited
Level 9
2 Bulletin Place
Sydney NSW 2000

Who can make a complaint?

Our Internal Dispute Resolution (IDR) process is available to retail clients and small business clients, as well as their authorised representatives. We will also accept complaints from prospective clients, third parties acting with authority, and anonymous complainants, provided sufficient information is supplied to allow for a proper investigation.

If you have a disability or a difficulty with language, or need additional assistance for any other reason, we can help you make your complaint. If you contact us on one of the contact points above, we will endeavour to help you.

Your representatives (financial advisers, family, friends, or others) are also able to lodge a complaint for you. To nominate a representative, all you need to do is provide a completed third-party authority form along with certified ID of the authorised representative.

If you have a complaint about:

- Raiz Invest Super – provided by Equity Trustees Superannuation Limited (Trustee)
- Raiz Rewards – provided by a Rewards Partner

we will pass your complaint to those providers. We do not manage the complaint process in these situations. Contact us if you would like assistance with this.

What happens next?

We will aim to acknowledge your complaint within 1 business day, or as soon as practicable.

Usually, this acknowledgement will be in the same way as the way you made your complaint, i.e. we will acknowledge your phone complaint on the phone, your email complaint via email.

We will investigate and assess your complaint.

Within 30 calendar days of your complaint, we will appoint a dedicated complaints manager. The complaints manager will gather all the information relevant to your complaint, investigate the complaint and assess its outcome.

Within 30 calendar days, a complaints manager will provide you with a written response setting out the outcome of your complaint. We'll let you know that you have the right to take the complaint to Australian Financial Complaints Authority (AFCA) if you're not happy with the response and give you AFCA's contact details. If we resolve your complaint within 5 business days, we may not give this written response – further details below.

If we reject any part of your complaint

We will:

- give you the reason/s for our decision;
- identify and address the issues raised in your complaint;
- set out our factual findings and the information that supported our factual findings; and
- remind you that you have a right to take your complaint to AFCA and give you its contact details.

We will give you enough detail to understand the basis of our decision, so you are fully informed when deciding whether to escalate the matter to AFCA.

If we resolve your complaint within 5 business days

We may not give you a written response, if within 5 business days we have:

- resolved the complaint to your satisfaction
- given you an explanation and/or apology if we can take no further action to reasonably address your complaint.

But we will provide a response if:

- you request a written response; or
- your complaint is about hardship.

What if we can't resolve your complaint within 30 calendar days?

We will give you a delay notice within the 30 calendar days, letting you know where it's up to.

In limited circumstances, we might not be able to respond to your complaint within 30 calendar days. This could occur where the issues raised are particularly complex, there are circumstances beyond our control causing delays or where the information needed to respond is not easily

available, for example if it's held by a third party or if the issue occurred a few years ago. After 7 years we may not hold the information required to address your complaint.

The delay notice will tell you why there is a delay. We'll also remind you that you can complain to AFCA if you are dissatisfied and give you AFCA's contact details.

Contact AFCA

If you are not satisfied with our response or handling of your complaint, or if the issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001