

29 July 2022

The Trustees of The Cross Family Superannuation
Fund
71 St Joseph Drive
URRAWEEEN QLD 4655

Praemium Enterprise SMA

Portfolio name: **The Cross Family Superannuation Fund**

Portfolio ID: **SMA00397955**

Annual statement for financial year to 30 June 2022

Dear The Trustees of The Cross Family Superannuation Fund,

We are pleased to provide your periodic statement for your investments held in the Praemium Enterprise SMA account. All figures, information and illustrations are as at 30 June 2022 unless otherwise stated.

This statement contains the following for the period 1 July 2021 to 30 June 2022:

- » Portfolio performance
- » Portfolio valuation (as at 30 June 2022)
- » Investment movements (summary of transactions)
- » Additions and withdrawals
- » Fee amounts summary

Your annual statement is not your tax report. This will be sent to you separately and will contain information to help complete your 2021-2022 tax return.

Sincerely,



Anna Itsiopoulos

**Chief Operating Officer
Praemium Australia Ltd**

If you have any questions about this annual statement, please contact our support team on **1800 571 881** or speak to your financial adviser.

Your financial adviser details

Sam Young
Sam@simmonsivingstone.com.au
07 5561 8800
0425 761 255

The Cross Family Superannuation Fund (SMA00397955)

Portfolio performance

01 Jul 2021 to 30 Jun 2022

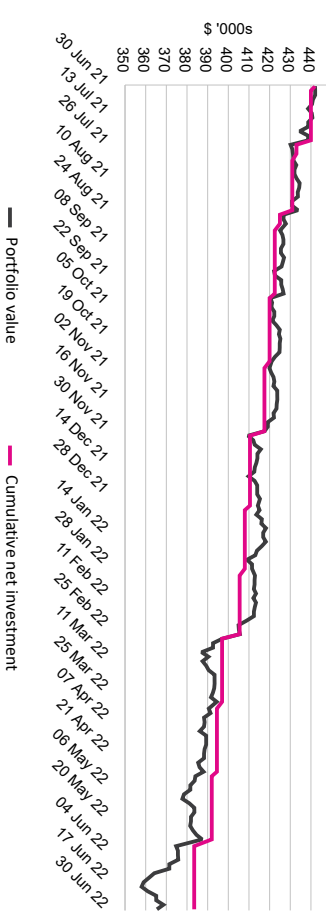
Movement in value

Starting market value	441,987.85
Net withdrawal	-58,500.00
Realised and unrealised gains/losses	-33,024.08
Total income net of foreign tax paid	18,565.29
Total expenses	-3,574.27
Ending market value	365,454.79
Movement in value	-76,533.06

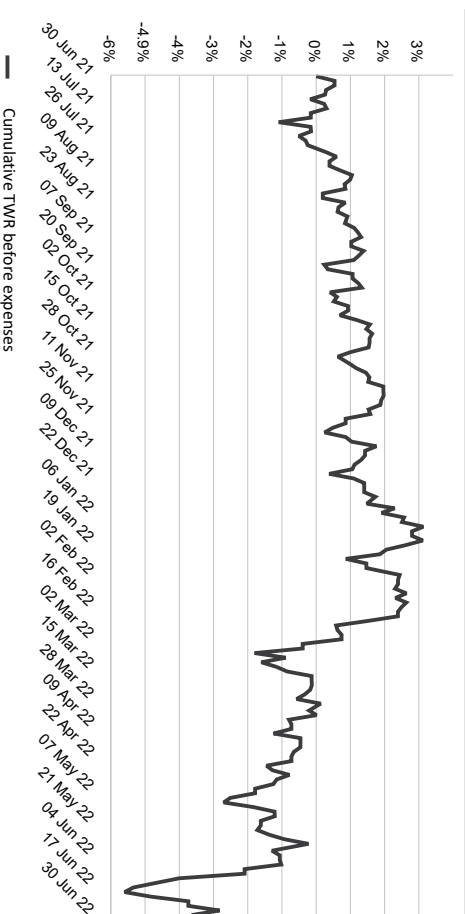
Portfolio returns

Realised and unrealised gains/losses	-33,024.08
Total income	18,872.53
Franking credits	554.70
Total dollar return before expenses	-13,596.85
Total expenses	-3,574.27
Total dollar return after expenses	-17,171.12
Periods to 30 Jun 2022	Since 01/07/2021
Portfolio return before expenses (TWR)	-3.64%

Value versus cumulative net investment



Returns over time



The portfolio's inception date for performance calculation purposes is 08 Jan 2021. Your closing balance (ending market value) is the amount you would have received if you closed your account at 30 Jun 2022 (before any outstanding fees were deducted). The current value may have changed because of the movement in value of the underlying investments in your portfolio and any fees since 30 Jun 2022. Portfolio total dollar and percentage returns are inclusive of franking credits. Percentage returns have been calculated using the Time Weighted Return (TWR) method. Past performance is not an indication of future performance.

The Cross Family Superannuation Fund (SMA00397955)

Portfolio valuation

As at 30 Jun 2022

Net portfolio value \$365,454.79

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio		Gain/loss \$	Gain/loss %	Est income ^(a) \$	Est yield ^(b) %
						weight %	Gain/loss %				
ASX Listed											
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	137	50.1001	6,863.72	50.11	6,865.07	1.88%	1.35	0.02%	19.07	0.28%
AMC	AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE	74	14.6291	1,082.55	18.04	1,334.96	0.37%	252.41	23.32%	48.45	3.63%
BILL	ISHARES CORE CASH ETF	238	100.2855	23,867.95	100.30	23,871.40	6.53%	3.45	0.01%	12.19	0.05%
BXB	BRAMBLES LIMITED FPO	716	10.4574	7,487.50	10.71	7,668.36	2.1%	180.86	2.42%	209.79	2.74%
CBA	COMMONWEALTH BANK OF AUSTRALIA FPO	29	85.6297	2,483.26	90.38	2,621.02	0.72%	137.76	5.55%	108.75	4.15%
CSL	CSL LIMITED FPO	15	270.9627	4,064.44	269.06	4,035.90	1.1%	-28.54	-0.7%	45.19	1.12%
F100	BETASHARES FTSE 100 ETF	2,501	9.0932	22,742.00	9.82	24,559.82	6.72%	1,817.82	7.99%	783.93	3.19%
FUEI	BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED	1,278	4.1398	5,290.65	5.66	7,233.48	1.98%	1,942.83	36.72%	296.73	4.1%
GPT	GPT GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	622	4.3976	2,735.28	4.22	2,624.84	0.72%	-110.44	-4.04%	144.30	5.5%
IAF	ISHARES CORE COMPOSITE BOND ETF	440	113.3009	49,852.38	99.60	43,824.00	11.99%	-6,028.38	-12.09%	789.46	1.8%
IAG	INSURANCE AUSTRALIA GROUP LIMITED FPO	917	5.0349	4,616.97	4.36	3,998.12	1.09%	-618.85	-13.4%	174.23	4.36%
IEM	ISHARES MSCI EMERGING MARKETS ETF	70	71.0531	4,973.72	58.50	4,095.00	1.12%	-878.72	-17.67%	93.05	2.27%
IEU	ISHARES EUROPE ETF	94	63.7769	5,995.03	63.45	5,964.30	1.63%	-30.73	-0.51%	156.92	2.63%
IJP	ISHARES MSCI JAPAN ETF	204	89.6188	18,282.24	76.75	15,657.00	4.28%	-2,625.24	-14.36%	344.02	2.2%
IKO	ISHARES MSCI SOUTH KOREA ETF	84	112.8669	9,480.82	85.85	7,211.40	1.97%	-2,269.42	-23.94%	52.39	0.73%
IWLD	ISHARES CORE MSCI WORLD EX AUS ESG LEADERS ETF	369	39.277	14,493.23	37.43	13,811.67	3.78%	-681.56	-4.7%	2,300.41	16.66%
IZZ	ISHARES CHINA LARGE-CAP ETF	205	53.3061	10,927.75	49.33	10,112.65	2.77%	-815.10	-7.46%	134.55	1.33%
MPL	MEDIBANK PRIVATE LIMITED FPO	1,674	2.9078	4,867.62	3.25	5,440.50	1.49%	572.88	11.77%	217.62	4%
MSTR	MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)	3,541	9.9056	35,075.67	8.21	29,071.61	7.95%	-6,004.06	-17.12%	7,679.16	26.41%
NCM	NEWCREST MINING LIMITED FPO	157	26.5104	4,162.14	20.89	3,279.73	0.9%	-882.41	-21.2%	103.05	3.14%
RMD	RESMED INC CDI 10:1 FOREIGN EXEMPT NYSE	95	35.1804	3,342.14	30.69	2,915.55	0.8%	-426.59	-12.76%	19.07	0.65%

The Cross Family Superannuation Fund (SMA00397955)

Portfolio valuation

As at 30 Jun 2022

Net portfolio value \$365,454.79 continued

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss \$	Gain/loss %	Est income (a) \$	Est yield (b) %
ASX Listed										
VAF	507	45.1851	22,908.83	44.18	22,399.26	6.13%	-509.57	-2.22%	578.16	2.58%
VEQ	109	56.3638	6,143.65	55.46	6,045.14	1.65%	-98.51	-1.6%	154.47	2.56%
VEG	81	75.6975	6,131.50	66.99	5,426.19	1.48%	-705.31	-11.5%	132.04	2.43%
WBC	217	21.2234	4,605.48	19.50	4,231.50	1.16%	-373.98	-8.12%	262.57	6.21%
WDS	165	25.0965	4,140.92	31.84	5,253.60	1.44%	1,112.68	26.87%	308.87	5.88%
Totals			286,617.44		269,552.07	73.75%	-17,065.37	-5.95%	15,168.44	5.63%
Managed Funds										
INT0002AU	4,266.86	1.2498	5,332.93	1.0645	4,542.07	1.24%	-790.86	-14.83%	209.99	4.62%
INT0011AU	23,515.86	1.05	24,690.71	1.0421	24,505.88	6.71%	-184.83	-0.75%	62.78	0.26%
INT0017AU	25,094.43	1.0468	26,268.57	0.9139	22,933.80	6.28%	-3,334.77	-12.69%	2,752.57	12%
INT0082AU	30,909.71	0.9755	30,152.29	0.8419	26,023.81	7.12%	-4,128.48	-13.69%	1,953.31	7.51%
Totals			86,444.50		78,005.56	21.35%	-8,438.94	-9.76%	4,978.65	6.38%
Cash										
+PENDING	2,500	1.00	2,500.00	1.00	2,500.00	0.68%	-	-	-	-
AUDCASH	11,966.8	1.00	11,966.80	1.00	11,966.80	3.27%	-	-	20.34	0.17%
Totals			14,466.80		14,466.80	3.95%	-	-	20.34	0.14%
Portfolio totals			387,528.74		362,024.43	99.05%	-25,504.31	-6.58%	20,167.43	5.57%
Income declared but not paid										
			3,430.36		3,430.36	0.94%				
Net portfolio totals			390,959.10		365,454.79	100%	-25,504.31	-6.58%	20,167.43	5.52%

The Cross Family Superannuation Fund (SMA00397955)

Portfolio valuation

As at 30 Jun 2022

- (a) **Estimated income**
This estimation is based on historical returns and should not be regarded as an accurate indication of future earnings.
- (b) **Estimated yield percentage**
The estimated yield is the estimated income as a percentage of the market value.

The Cross Family Superannuation Fund (SMA00397955)

Investment movements

01 Jul 2021 to 30 Jun 2022

Asset	Starting market value \$	Investment movements			Net adj and other \$	Gain/loss \$	Ending market value \$	Income		Total return \$
		Purchases \$	Sales \$	Net adj and other \$				Income \$	Franking credits \$	
Domestic Shares										
AZM	THE A2 MILK COMPANY LIMITED FPO	2,742.00	-	-2,471.04	-	-270.96	-	-	-	-270.96
AMC	AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE	1,270.92	-	-170.62	-	234.66	1,334.96	51.64	-	286.30
APX	APPEN LIMITED FPO	1,659.20	152.41	-973.03	-	-838.58	-	12.97	2.78	-822.83
BXB	BRAMBLES LIMITED FPO	7,538.96	1,549.19	-1,019.13	-	-400.66	7,668.36	201.77	25.95	-172.94
CBA	COMMONWEALTH BANK OF AUSTRALIA FPO	3,495.45	-	-603.83	-	-270.60	2,621.02	120.25	51.54	-98.81
CSL	CSL LIMITED FPO	-	4,064.44	-	-	-28.54	4,035.90	-	-	-28.54
IAG	INSURANCE AUSTRALIA GROUP LIMITED FPO	4,793.64	278.08	-369.24	-	-704.36	3,998.12	177.95	-	-526.41
ILU	ILUKA RESOURCES LIMITED FPO	1,436.55	-	-1,691.60	-	255.05	-	18.84	8.07	281.96
INT0002AU	MORNINGSTAR AUSTRALIAN SHARES FUND Z	7,281.52	2,938.73	-4,525.39	-	-1,152.79	4,542.07	243.35	-	-909.44
LNK	LINK ADMINISTRATION HOLDINGS LIMITED FPO	1,224.72	-	-1,329.18	-	104.46	-	13.37	5.73	123.56
MPL	MEDIBANK PRIVATE LIMITED FPO	6,105.12	-	-851.03	-	186.41	5,440.50	235.49	100.92	522.82
NCM	NEWCREST MINING LIMITED FPO	4,904.32	198.03	-1,130.99	-	-691.63	3,279.73	123.61	52.97	-515.05
OSH	OIL SEARCH LIMITED 10 TOEA FPO	1,771.65	-	-2,083.36	-	311.71	-	19.00	-	330.71
RMD	RESMED INC CDI 10:1 FOREIGN EXEMPT NYSE	-	3,518.27	-152.85	-	-449.87	2,915.55	6.13	-	-443.74
WBC	WESTPAC BANKING CORPORATION FPO	6,142.78	1,673.78	-2,389.56	-	-1,195.50	4,231.50	274.04	117.45	-804.01
WDS	WOODSIDE ENERGY GROUP LTD FPO	-	-	-157.89	4,275.28	1,136.21	5,253.60	-	-	1,136.21

The Cross Family Superannuation Fund (SMA00397955)

Investment movements

01 Jul 2021 to 30 Jun 2022

Investments continued

Asset	Starting market value \$	Purchases \$	Sales \$	Investment movements		Ending market value \$	Income		Total return \$
				Net adj and other \$	Gain/loss \$		Income \$	Franking credits \$	
Domestic Shares									
WPL	WOODSIDE PETROLEUM LTD FPO	4,442.00	1,399.97	-2,696.62	-4,275.28	1,129.93	441.67	189.28	1,760.88
Totals		54,808.83	15,772.90	-22,615.36	-	-2,645.06	1,940.08	554.69	-150.29
International Shares									
F100	BETASHARES FTSE 100 ETF	28,900.00	-	-3,953.58	-	-386.60	24,559.82	871.75	485.15
FUEL	BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED	36,054.80	4,359.12	-40,600.51	-	7,420.07	7,233.48	1,796.29	9,216.36
IEM	ISHARES MSCI EMERGING MARKETS ETF	6,053.24	-	-797.12	-	-1,161.12	4,095.00	109.61	-1,051.51
IEU	ISHARES EUROPE ETF	13,416.20	-	-6,690.89	-	-761.01	5,964.30	282.05	-478.96
IJP	ISHARES MSCI JAPAN ETF	21,490.16	-	-2,819.90	-	-3,013.26	15,657.00	404.59	-2,608.67
IKO	ISHARES MSCI SOUTH KOREA ETF	9,203.11	4,898.43	-4,300.30	-	-2,589.84	7,211.40	51.71	-2,538.13
INT0011AU	MORNINGSTAR MULTI ASSET RL RET FD - CL Z	30,482.69	161.21	-4,390.09	-	-1,747.93	24,505.88	2,464.59	716.66
INT0017AU	MORNINGSTAR INTERNATIONAL SHARES UNHDG Z	-	28,249.06	-1,879.13	-	-3,436.13	22,933.80	1,121.02	-2,315.11
IWLD	ISHARES CORE MSCI WORLD EX AUS ESG LEADERS ETF	-	14,779.85	-268.97	-	-699.21	13,811.67	-	-699.21
IZZ	ISHARES CHINA LARGE-CAP ETF	-	11,917.16	-900.71	-	-903.80	10,112.65	74.76	-829.04
MSTR	MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)	43,054.20	10,248.19	-12,246.16	-	-11,984.62	29,071.61	8,316.13	-3,668.49
VEQ	VANGUARD FTSE EUROPE SHARES ETF	3,880.80	3,286.73	-629.92	-	-492.47	6,045.14	95.64	-396.83

The Cross Family Superannuation Fund (SMA00397955)

Investment movements

01 Jul 2021 to 30 Jun 2022

Investments continued

Asset	Starting market value \$	Investment movements				Ending market value \$	Income		Total return \$	
		Purchases \$	Sales \$	Net adj and other \$	Gain/loss \$		Income \$	Franking credits \$		
International Shares										
VGE	VANGUARD FTSE EMERGING MARKETS SHARES ETF	7,416.12	-	-809.91	-	-1,180.02	5,426.19	147.60	-	-1,032.42
Totals		199,951.32	77,899.75	-80,287.19	-	-20,935.94	176,627.94	15,735.74	-	-5,200.20
Domestic Listed Property										
GPT	GPT GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	3,523.10	-	-479.20	-	-419.06	2,624.84	160.57	-	-258.49
SCG	SCENTRE GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	3,518.16	-	-3,870.52	-	352.36	-	90.17	0.01	442.54
Totals		7,041.26	-	-4,349.72	-	-66.70	2,624.84	250.74	0.01	184.05
Domestic Fixed Interest										
IAF	ISHARES CORE COMPOSITE BOND ETF	42,381.68	13,750.91	-6,367.65	-	-5,940.94	43,824.00	704.57	-	-5,236.37
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND ETF	23,870.96	-	-23,432.38	-	-438.58	-	154.41	-	-284.17
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	-	23,529.64	-576.52	-	-553.86	22,399.26	29.05	-	-524.81
Totals		66,252.64	37,280.55	-30,376.55	-	-6,933.38	66,223.26	888.03	-	-6,045.35
International Fixed Interest										
INT0082AU	MORNINGSTAR INTERNATIONAL BONDS HDGD Z	26,466.49	5,641.33	-3,697.99	-	-2,386.02	26,023.81	-	-	-2,386.02
Totals		26,466.49	5,641.33	-3,697.99	-	-2,386.02	26,023.81	-	-	-2,386.02
Cash & Equivalents										
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	7,964.31	-	-1,095.37	-	-3.87	6,865.07	20.71	-	16.84
BILL	ISHARES CORE CASH ETF	57,847.13	19,960.76	-53,883.38	-	-53.11	23,871.40	17.51	-	-35.60
Totals		65,811.44	19,960.76	-54,978.75	-	-56.98	30,736.47	38.22	-	-18.76

The Cross Family Superannuation Fund (SMA00397955)

Investment movements

01 Jul 2021 to 30 Jun 2022

Investments continued	Investment movements					Income			Total return
	Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income	Franking credits	
Asset	\$	\$	\$	\$	\$	\$	\$	\$	\$
Totals for all assets	420,331.98	156,555.29	-196,305.56	-	-33,024.08	347,557.63	18,852.81	554.70	-13,616.57

Other assets and liabilities

Asset or liability	Opening balance	Investment activity					Internal transfers	Expenses	Deposits	Withdrawals	Closing balance
		Purchases & sales	Other	Income	Interest receipts	Income					
Cash											
MAIN CASH ACCOUNT	17,824.74	39,750.27	-	16,946.34	19.72	-500.00	-3,574.27	-	-58,500.00	11,966.80	
PENDING WITHDRAWALS	2,000.00	-	-	-	-	500.00	-	-	-	2,500.00	
Totals	19,824.74	39,750.27	-	16,946.34	19.72	-	-3,574.27	-	-58,500.00	14,466.80	
Receivables and payables											
Income receivable	1,831.13	-	-	-	-	-	-	-	-	3,430.36	
Totals	1,831.13	-	-	-	-	-	-	-	-	3,430.36	
Other assets and liabilities	21,655.87	39,750.27	-	16,946.34	19.72	-	-3,574.27	-	-58,500.00	17,897.16	

Gain/loss

The gain/loss is the net of the realised and unrealised gain/loss for the performance period. The gain/loss for short options will include a realised gain from the option premium received within the period. The performance gain/loss is different from the gain/loss shown in valuation or taxation reports, which is calculated using the original cost base at a tax lot level.

Please note, accurate gain/loss reporting is dependent on the provision of complete and accurate cost information across the portfolio.

Total return amount for investments

This is the total dollar return based on the realised and unrealised Gain/loss for the period before expenses, plus income and franking credits accrued. Investment movement amounts are included on an accrual basis, net of transaction costs such as brokerage.

Past performance is not an indication of future performance.

The Cross Family Superannuation Fund (SMA00397955)

Additions and withdrawals

01 Jul 2021 to 30 Jun 2022

Net withdrawal **-\$58,500.00**

Date	Amount \$	Notes
Withdrawals		
Cash withdrawals		
1/07/2021	-2,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1310436406)
26/07/2021	-7,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1311930106)
2/08/2021	-2,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1312190945)
25/08/2021	-6,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1313301928)
1/09/2021	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1313587650)
1/10/2021	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1315486821)
1/11/2021	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1317338909)
1/12/2021	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1319102240)
1/12/2021	-4,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1319102240)
4/01/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1320684158)
1/02/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1322218110)
1/03/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1323464313)
1/03/2022	-6,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1323464313)
1/04/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1325485156)
2/05/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1327738760)
1/06/2022	-2,500.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1329151546)
1/06/2022	-6,000.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1329151546)
Totals	-58,500.00	
Total withdrawals	-58,500.00	
Net Withdrawal	-58,500.00	

The Cross Family Superannuation Fund (SMA00397955)

Fee amounts summary

01 Jul 2021 to 30 Jun 2022

Fees

Fee type	Fee	Fee amount	GST	Total
Model fees				
	Infocus Balanced Investment Fee	1,021.65	102.15	1,123.80
	Infocus Growth Investment Fee	1,151.81	115.19	1,267.00
	Administration Fee	989.53	98.94	1,088.47
Non-advice fees	Expense Recovery Fee	86.36	8.64	95.00
Totals		3,249.35	324.92	3,574.27

The actual amount of fees paid are detailed above. The expenses amount used for performance calculations in other reports may differ from this amount because the performance period may be different.

Indirect cost ^(a)

Indirect cost of your investment

1,044.28

This approximate amount has been deducted from your investment and covers amount that have reduced the return on your investment but are not charged to you directly as a fee.

(a) When you invest in certain managed investment (eg. managed funds, Exchange Traded Funds) the underlying manager of these products will typically take a fee, prior to striking a unit price. These are known as indirect cost. The Indirect Cost Ratio for each model is published in the Investment Menu

Important Information

Praemium Australia Limited (ABN 92117611784, AFSL 297456) is the responsible entity (us, our or we) of the Separately Managed Accounts ARSN 114 818 530 (the Scheme). In preparing this document, whilst reasonable care has been taken, to the maximum extent permitted by law, neither we nor any of our related parties, directors and officers, accept responsibility for any loss suffered by any person acting in reliance on the information contained in this document. This document has been prepared for general information purposes and does not consider the investment objectives, financial situation or particular needs of any particular person. Past performance is not necessarily indicative of future performance. Before making any investment, in the Scheme or particular financial products, you should seek professional advice and read the relevant Product Disclosure Statement.

All figures, information and illustrations are as at 30 June 2022 unless stated otherwise.

If you have any enquires or require further information, you can either call Praemium on 1800 571 881, write to us PO Box 322, Collins Street West, Melbourne VIC 8007 or send it by email to support@praemium.com.au.

If you have a complaint relating to your investment in the SMA, you can either call Praemium on 1800 571 881 or write to our Complaints Handling Officer at Praemium, PO Box 322, Collins Street West, Melbourne VIC 8007, or send it by email to complaints@praemium.com.au. Please provide us with all information relevant to the complaint that is in your possession or control. We will acknowledge receipt of the complaint as soon as practicable no later than 24 hours (or one business day) of its receipt. We will deal with any complaint and respond to you as soon as practicable and may ask you for further information that we think is necessary to enable us to properly consider the complaint. If we cannot resolve the matter within 30 days of receiving your complaint, we will provide a written response to explain our assessment. If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority, or AFCA of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The AFCA contact details are: Mail: GPO Box 3, Melbourne, Victoria, 3001 Telephone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au