

Complaints Handling process

Capital Group Investment Management Limited

November 2024

1. Introduction

Capital Group Investment Management Limited (**CGIML**) is committed to delivering exceptional client service and care, including the resolution of complaints in a fair, equitable and timely manner.

This document outlines the approach CGIML takes to manage any complaints that may arise in carrying on its financial services business.

CGIML is a member of the Australian Financial Complaints Authority (**AFCA**).

2. What is a Complaint?

A "Complaint" is an expression of dissatisfaction made to or about an organization, 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 can a Complaint be made?

If you have a Complaint, you should contact our Investor Services Team and tell us about your Complaint so that we can work together towards a resolution.

Email: Capitalgroup@linkmarketservices.com.au

Phone: 1800 254 401

Website: capitalgroup.com/au/en/

4. What will you need to provide when lodging a Complaint?

Please provide us with the following when you lodge a Complaint:

- i) your full name and investor account number;
- ii) your contact details;
- iii) details of your Complaint, and where possible a timeline of events;
- iv) copies of supporting documents relevant to your Complaint; and
- v) your preferred method of communication.

5. Internal Dispute Resolution (IDR)

We endeavor to acknowledge receipt of your Complaint promptly, within 24 hours (or one business day) of receiving it, or if not possible, as soon as practicable. The Complaint may be acknowledged verbally or in writing (email, post or social media channels). When determining the appropriate method of communication, we will take into account the method used by the complainant to lodge their Complaint and any preferences they may have expressed about communication methods.

We will include the following when acknowledging the Complaint:

- a) a unique identifier or case reference number; and
- b) an explanation of the Complaints process, including the relevant timeframe within which a response will be provided

If the Complaint is resolved immediately (at the first point of contact), the Complaint is considered to be acknowledged when the complainant is provided with a unique identifier or case reference number.

If the Complaint is resolved to the complainant's satisfaction within 5 business days after receipt of the Complaint, a formal final response is not required to be sent to the complainant, with the following exceptions:

- a) the complainant requests a written response; or
- b) the Complaint is about hardship.

If the Complaint is unresolved after 5 business days of receipt of the Complaint, then the following process must be followed:

- a) The Complaint must be resolved within 30 calendar days;
- b) The complainant is kept informed as to the progress of their Complaint and any deadlines;
- c) If at any time it appears that the Complaint will not be resolved after 30 calendar days, the complainant must be informed in writing prior to the end of the period explaining:
 - (i) that there is a delay and the reason for the delay;
 - (ii) that the complainant has a right to take their Complaint to AFCA if they are not satisfied; and
 - (iii) the contact details of AFCA.

When a final outcome has been identified or agreed then an IDR response must be sent to the complainant. The IDR response must include:

- a) details of the final outcome (either confirmation of actions taken to fully resolve the Complaint or reasons for rejection or partial rejection of the Complaint);
- b) a statement that the Complainant has a right to take their Complaint to AFCA if they are not satisfied; and
- c) the contact details for AFCA.

6. External Dispute Resolution

If you are not satisfied with the outcome of your Complaint, or if you have not received a response to your Complaint within the timeframe outlined above, you can take your Complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Australian Financial Complaints Authority
GPO Box 3 Melbourne, VIC 3001
Email: info@afca.org.au Web: www.afca.org.au
Telephone: 1800 931 678 (free call)

AFCA is not available to New Zealand unitholders.

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