

What MLC entities are covered by our complaint process?

Product Issuers

MLC Ltd ABN 90 000 000 402

MLC Investments Ltd ABN 30 002 641 661

MLC Nominees Pty Ltd ABN 93 002 814 959

National Australia Trustees Ltd ABN 80 007 350 405

Advice Providers

GWM Adviser Services Ltd ABN 96 002 071 749
including:

- MLC Financial Planning
- Garvan Financial Planning
- The AdvantEdge Program
- Your AdvantEdge
- Vivid Advice
- Generation Financial Solutions (GFS)

Apogee Financial Planning Ltd ABN 28 056 426 932

Godfrey Pembroke Ltd ABN 23 002 336 254

National Australia Bank Ltd ABN 12 004 044 937
including:

- National Australia Financial Planning

How to contact us

Call one of our Client Service Centres listed below, or contact your financial adviser

MLC Client Service Centre **132 652**

MLC Client Service Centre (Traditional Life Insurance) **133 771**

National Investments & Insurance Service Centre **132 295**

National Australia Trustees Service Centre **1800 036 172**

MasterKey Custom Adviser Services **1800 647 009**

OneSource Service Centre **1800 678 848**

To lodge a written complaint you can write to one of the following addresses:

For MLC product or service issues

The Manager
MLC Complaint Resolutions
PO Box 1086
North Sydney NSW 2059

For National Investments & Insurance product or service issues

The Manager
MLC Complaint Resolutions
GPO Box 4341
Melbourne VIC 3001

For MasterKey Custom or OneSource product or service issues

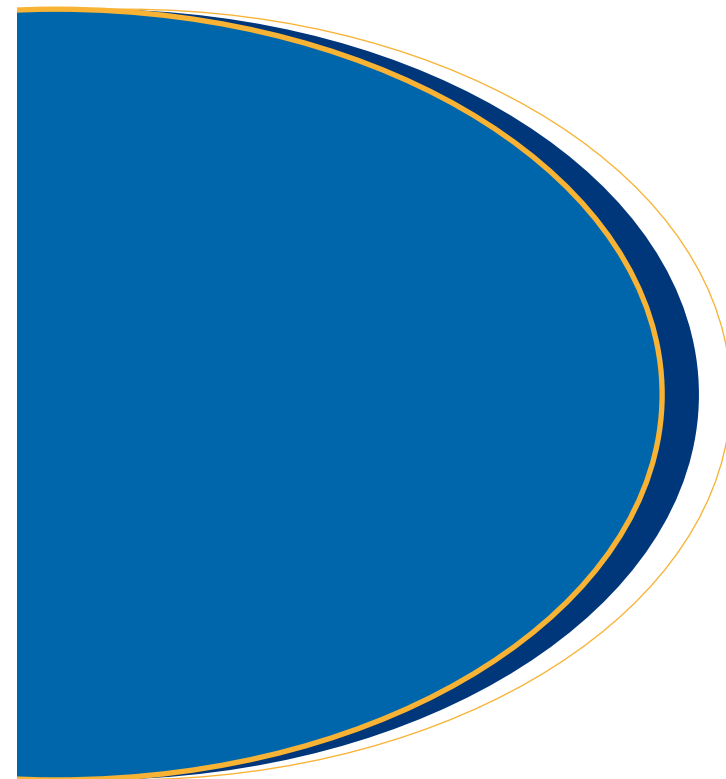
The Manager
MLC Complaint Resolutions
GPO Box 7657
Cloisters Square WA 6850

For all advice providers

The Manager
MLC Complaint Resolutions
PO Box 1086
North Sydney NSW 2059

Complaint Resolution

GUIDE FOR CUSTOMERS



53100 MLC 06/09



What is a customer complaint?

An expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

As part of our commitment to customer service MLC has an internal dispute resolution process which meets the requirements of the *Corporations Act 2001* and *SIS Legislation*. Our process and procedures comply with the Essential Elements of the *Australian Standard AS4269-1995* for Complaints Handling, and the minimum requirements of the *Australian Securities and Investment Commission (ASIC) Regulatory Guide RG165*.

If you have a complaint you can:

1. Phone us and explain the problem. You can also have your financial adviser phone us.
2. Write to us, if your problem can't be resolved over the phone.
3. Contact the relevant external dispute resolution scheme, if you are not satisfied with the outcome.

This service is available at no cost to you.

How to lodge a complaint?

By phone

In most cases we can deal with your complaint over the phone. You can speak with a customer service consultant by calling one of our customer service centres. Details of the numbers to call are set out in this leaflet.

In writing

If we can't resolve your complaint over the phone, you will need to write to us. Your correspondence should be marked 'Notice of Complaint' and sent to MLC Complaint Resolutions at one of the addresses set out in this leaflet. Please provide your address, phone number and email address so that we can easily contact you.

We will make every effort to resolve your complaint as quickly as possible. If there is anything that prevents this from happening, we will notify you.

What if you're not satisfied?

MLC has internal service standards for addressing customer complaints. However if we have not resolved your complaint within 90 days (for superannuation products) or 45 days (for life insurance or investment products or for complaints against financial advisers), or if you are dissatisfied with our decision, you may decide to seek assistance from an external dispute resolution scheme (EDR).

One of the EDRs listed below may be able to assist you in these circumstances. We will provide you with the details of the relevant EDR once you have advised us in writing of your complaint.

Superannuation Complaints Tribunal

Locked Bag 3060
GPO Melbourne VIC 3001
Tel: 1300 780 808 (cost of a local call)
Fax: (03) 8635 5588

Financial Ombudsman Service

GPO Box 3,
Melbourne VIC 3001
Tel: 1300 780 808 (cost of a local call)
Fax: (03) 9613 6399