

V J RYAN SECURITIES LIMITED

INTERNAL DISPUTE RESOLUTION
POLICY

(GENERAL INFORMATION STATEMENT)

31 OCTOBER 2016

Version 10	31 October 2016
Version 9	30 October 2015
Version 8	31 October 2014
Version 7	31 October 2013
Version 6	31 October 2012
Version 5	31 October 2011
Version 4	31 October 2010
Version 3	31 October 2009
Version 2	31 October 2008
Version 1	31 October 2007
Created	31 October 2006

VJ RYAN SECURITIES LIMITED

ABN 75 075 473 979

INTERNAL DISPUTE RESOLUTION POLICY (GENERAL INFORMATION STATEMENT)

This document sets out the policy of VJ Ryan Securities Limited ("VJ Ryan") to receiving, acknowledging, responding, resolving and recording complaints concerning VJ Ryan (including its directors, staff, products and services). VJ Ryan is committed to promptly, efficiently and fairly resolving complaints.

1 Fairness

VJ Ryan will endeavor to resolve complaints fairly to both the complainant and VJ Ryan. You have a right to:

- (a) Be heard.
- (b) Be informed of the process that will be applied to reply to and resolve your complaint.
- (c) Be informed of the decision of VJ Ryan in response to your complaint and the reasons for the decision.
- (d) Internal review of the complaint by directors/ staff who are not the subject of the complaint.
- (e) If requested, have your complaint dealt with confidentially.

2 Process

You may make a complaint in person or by letter, facsimile, e-mail or telephone. You may speak with or write to the Compliance Officer. Otherwise, any other director of VJ Ryan would be pleased to assist you.

We request that you provide the following information concerning a complaint:

- (a) Your name and contact details.
- (b) Sufficient details to enable us to understand the complaint.
- (c) Any response/remedies you consider appropriate.

We will endeavor to provide:

- (a) Written acknowledgement of your complaint within 2 business days.
- (b) A written response to your complaint within 10 business days.

3 Confidentiality

If you request, we will keep your complaint confidential except for disclosure of the complaint to the Compliance Officer or another director of VJ Ryan as stated above.

4 Fees and charges

No fee or charge is payable by you for making a complaint or for VJ Ryan responding to or resolving that complaint.

5 Review and appeal

If you are not happy with our response to a complaint, you may refer your complaint to the Financial Ombudsman Service. Their address is GPO Box 3, Melbourne, Victoria, 3001 and their call free telephone number is 1800 367 287.

6 Questions

If you have any questions, please contact:

The Compliance Officer
V J Ryan Securities Limited
Level 5
255 George Street
Sydney NSW 2000

Tel: 02 9240 4900 or Toll Free 1800 092 762

Fax: 02 9247 5930

Email: vjryancmt@vjr.com.au

REVIEW

This Internal Disputes Resolution Policy will be reviewed prior to 31 October 2016.

Dated: 31.10.2016



P G Crawford - Director
V J Ryan Securities Limited



J P Ryan - Director
V J Ryan Securities Limited