

Complaints Policy

July 2025



MAKE MONEY
— TRADING —

MW Education PTY LTD t/a Make Money Trading (MMT)
AFSL 460940 | CAR 001309212 | ACN: 613 167 525

Complaints Policy

The provider of the services described in this Complaints Policy is MW Education Pty Ltd t/a Make Money Trading (ACN: 613 167 525) (**Make Money Trading, we, us, our**) as Corporate Authorised Representative (CAR: 001309212) of AFSL Holdings (ABN 75 165 392 889, AFSL:460940).

Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution”.

We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

The purpose of this Complaints Policy is to set out the information required to be in a Complaints policy by *ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98* (“the Instrument”). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

We adopted the current version of this Complaints Policy on 9 May 2024.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

How to make a complaint

You can make a complaint to us in any of the following ways:

Telephone	<ul style="list-style-type: none">• 0473 165 362
Email	<ul style="list-style-type: none">• support@makemoneytrading.com.au
Writing	<ul style="list-style-type: none">• 263 OLD NORTHERN ROAD, CASTLE HILL NSW 2154

AFSL Holdings and Make Money Trading have established procedures for dealing with complaints which cover the financial services that we provide to retail clients. If you have a complaint about the financial services we provide, you should first contact us. If you cannot resolve the complaint with us, then you should contact AFSL Holdings, the Licensee. Our contact details for complaints and that of AFSL Holdings are as follows:

MW Education Pty Ltd t/a Make Money Trading
Email: support@makemoneytrading.com.au
Writing: 263 Old Northern Road, Castle Hill NSW 2154

AFSL Holdings PTY LTD
Email: admin@afslholdings.com.au Writing: Level 20, 15 Castlereagh Street Sydney NSW 2000

If you have a complaint about a financial product rather than about our services, then you should contact the relevant product issuer. The PDS for the relevant product will explain how you can do this.

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

How we will deal with your complaint

Acknowledgement

We will acknowledge receipt of your complaint and try to resolve it as quickly as possible.

Generally, where your complaint is made:

- verbally – we will acknowledge your complaint in the same manner [and, in writing, within 24 hours, or as soon as practicable];
- in writing – by email or via social media, we will acknowledge your complaint, in writing, within 24 hours or as soon as practicable thereafter.

When acknowledging your complaint, we will also take into consideration the way in which you wish for us to communicate with you.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

IDR Response

If your complaint is not resolved within 5 business days of us receiving your complaint, and you request a written response, we will provide you with our written reasons for the outcome of your complaint (“IDR Response”) No later than 30 calendar days after receiving your complaint.

Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our IDR Response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

We are not required to provide you with an IDR Response if:

- your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; or
- within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

Escalating your complaint

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

AFCA

You can contact AFCA using the following details:

- Email: info@afca.org.au
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne, VIC, 3001.

