



# **Public Complaints Policy**

**Nise Invest Pty Ltd**

Last Updated: June 2026



## 1. Overview

This policy explains how customers (“**you**”, “**your**”) can make a complaint to Nise Invest Pty Ltd trading as NISE INVEST (“**NISE INVEST**”, “**we**” or “**us**”), 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.

Your complaints received by us will be firstly subject to our internal dispute resolution (“**IDR**”) process. Any materials relating to NISE INVEST’ IDR process will be provided to you free of charge.

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 Public Complaints Policy is to set out the information required to be in a Public 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”).

## 2. 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.

## 3. How to make a complaint

We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following ways:

Telephone:	+61 2 7908 3133
Email:	support@nise.com.au
Writing:	Nise Invest Pty Ltd Suite 2, Level 7, 7 Macquarie Place, Sydney NSW 2000

When making your complaint please tell us:

- your name, registered email, and account number(s) (if applicable)

Nise Invest Pty Ltd (ACN 690 010 809) is an authorised representative (Authorised Representative Number 001318142) of Zero Securities Pty Ltd (AFSL No.244040), which is authorised and regulated by the Australian Securities and Investments Commission (ASIC).



- 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.

#### **4. 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.

We can also arrange an interpreter for you and help you to fill out forms or express your complaint.

#### **5. How we will deal with yourweb complaint**

##### **a. 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 one (1) business day, or as soon as practicable;
- in writing – by email or via social media, we will acknowledge your complaint, in writing, within one (1) business day or as soon as practicable thereafter.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

##### **b. Investigation of your complaint**

The person in our team responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response discussed below.

##### **c. IDR Response and Timeframe**

We will provide you with our written reasons for the outcome of your complaint ("**IDR Response**") within the following timeframes where:

- your complaint is not resolved within five (5) business days of us receiving your complaint; or



- if you request a written response;

For standard complaints, you can expect to receive an IDR response no later than thirty (30) calendar days of us 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 five (5) business days and you have not requested an IDR Response; or
- within five (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.

#### **d. 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.

## **6. Escalating your complaint**

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

### **AFCA Details**

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Nise Invest Pty Ltd operates as a Corporate Authorised Representative of Zero Securities Pty Ltd (AFSL No. 244040). If you are not satisfied with the final IDR Response issued by NISE INVEST, you may refer your complaint to AFCA. AFCA is an external dispute resolution scheme to which Zero Securities Pty Ltd is a member (membership number 10 396).

You can contact AFCA using the following details:

- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne, Victoria 3001, Australia