

## Wealth Management Complaints

Morgan Stanley Wealth Management is committed to a high level of client service and responding to any concerns or complaints promptly, fairly, consistently and in a professional manner. If you have any concerns about the products or services provided to you, we encourage you to discuss the matter with your financial adviser or their State Manager.

If you are not satisfied with the response you receive, you can call Morgan Stanley Wealth Management on 1800 008 161 and provide details of your complaint to the Compliance Manager.

You may also send us a written complaint, addressed to:

The Compliance Manager  
Morgan Stanley Wealth Management  
Level 26 Chifley Tower  
2 Chifley Square  
SYDNEY NSW 2000

Alternatively, contact Morgan Stanley Wealth Management Compliance by email at: [confidential\\_feedback@morganstanley.com](mailto:confidential_feedback@morganstanley.com).

We will confirm in writing that your complaint has been received. The complaint will be investigated and a response provided within 30 days.

If further investigation is required, it will be carried out and then you will be notified of a proposed remedy. This will be confirmed to you in writing.

If you have made a complaint and have not received a response within 30 days, or if you are unhappy with the proposed resolution, you may have the right to take your complaint to the Australian Financial Complaints Authority (“AFCA”).

For more information relating to AFCA, please contact:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

You may also have the right to take your complaint to the Stockbrokers And Financial Advisers Association (“SAFAA”).

The Complaint must be made in writing using the SAFAA Complaints Form and addressed to:

Chief Executive  
Stockbrokers And Financial Advisers Association  
Level 6, 56 Pitt Street  
Sydney NSW 2000

Email: [complaints@stockbrokers.org.au](mailto:complaints@stockbrokers.org.au)

Should you require a hardcopy of this policy, please contact Morgan Stanley’s Compliance Manager on 1800 008 161.