

PURPOSE

The purpose of this Policy is to set out the complaints management framework that Ingenia Communities RE Limited (AFSL 415862) and Eighth Gate Pty Ltd (AFSL 476599) ('Ingenia') operate in dealing with complaints and resolving disputes from investors, clients and small business.

The Policy was developed, having regard to relevant legal requirements and current best practices, including the guidance provided in the Australian/New Zealand Standards AS/NZ 10002:2014 Guidelines for Complaint Management in Organisations ('AS/NZ 10002:2014 Standard') and ASIC Regulatory Guide 271.

In all cases, we will endeavour to act in a fair and timely manner, working with you to help us improve our service standard. We will acknowledge receipt of any complaint within 24 hours (1 business day) or as soon as practicable and will resolve the complaint no later than 30 days from receipt. If this timeframe is not achieved an explanation will be provided to you regarding the reason for delay and also advising you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with our response. We will keep you updated on the status of your complaint and the expected timeframe for resolution.

WHAT IS A COMPLAINT

AS/NZ 10002:2014 Standard defines a complaint as "[an expression] of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required".

HOW DO I MAKE A COMPLAINT

If you wish to make a complaint or suggestion about our product or service you should direct it in the first instance to the General Manager Investor Relations & Sustainability, who has been appointed as the principal point of contact for dealing with complaints and may be contacted as follows:

General Manager Investor Relations & Sustainability

C/- Ingenia Communities RE Limited

Level 10, 20 Bond Street

Sydney NSW 2000

Phone: +61 1300 132 946

Email: investor@ingeniacommunities.com.au

We utilise MUFG Corporate Markets ("Registry") to provide registry services to the listed schemes managed by Ingenia and to act as the main point of contact for security holders making inquiries in respect of those schemes. Any complaints received via the Registry will be resolved by the Registry or forwarded to the General Manager Investor Relations & Sustainability for resolution.

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We will need your permission to speak with anyone else about your complaint, this can be verbally or in writing.

HOW WE WILL DEAL WITH YOUR COMPLAINT

We have put in place the following guidelines for dealing with a complaint.

A complaint may be received in a variety of different forms including telephone, email, in writing or on a social media platform. We will attempt to resolve your complaint within 24 hours (or 1 business day) of the complaint being received.

In the event your complaint is not resolved within 24 hours (or 1 business day), we will:

- Acknowledge receipt of the complaint within 24 hours (or 1 business day);
- Advise why your complaint will not be able to be resolved within 24 hours and in doing so, provide details of the steps that need to be taken to resolve the complaint; and
- Inform you of an expected timeframe for resolution, keeping you always updated on developments relating to the complaint.

After the complaint has been investigated, we will respond to your complaint, referring to the steps taken, including the outcome and the actions taken to fully resolve the complaint or reasons for rejection of the complaint.

If you are not happy with our response or the handling of your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is not part of Ingenia. AFCA provides a free and independent service to resolve complaints by consumers and small business:

By telephone:	1800 931 678
In writing:	Australian Financial Complaint Authority GPO Box 3 Melbourne VIC 3001
Website:	www.afca.org.au

We will maintain a register of all complaints received. This register will provide details of:

- date the complaint was received and confirmation of receipt
- the date the complaint is ultimately resolved
- who the complaint was from (including HIN & SRN details if available)
- nature of complaint
- action taken to resolve the complaint; and
- any financial settlement.

It is the responsibility of the General Manager Investor Relations & Sustainability to maintain this register and forward a copy of the register to the Group Risk & Compliance Manager monthly.

The Group Risk & Compliance Manager will review all complaints to identify any systemic issues and report on this quarterly to the Board via the Audit, Risk & Sustainability Committee.

AMENDMENT OF THE COMPLAINTS MANAGEMENT POLICY

The Group Risk & Compliance Manager will review this policy annually to maintain compliance with legal and regulatory requirements.

The Board will approve this Policy whenever material changes are required.

Any queries or questions regarding this policy can be directed to the Group Risk & Compliance Manager or the General Manager Investor Relations & Sustainability.