

COMPLAINT HANDLING POLICY (Financial Services)

We are committed to ensuring responsiveness to the needs and concerns of our retail clients. This Policy sets out the principles which govern how we manage and resolve complaints from retail clients about financial services provided by the following entities:

- AG Concepts Unlimited Pty Ltd (ACN 109 746 278) AFSL No 316516;
- Ruralco Holding Limited (ACN 009 660 879) ACL No 393894; and
- credit representative Roberts Limited (ACN 009 475 647),

(together, **Nutrien**).

A complaint under this Policy is an expression of dissatisfaction made to or about Nutrien (including our authorised representatives, partners or employees) by a retail client of Nutrien related to the financial services provided, or the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.

We will treat all complaints made under this Policy as a complaint made by a retail client unless we receive information that indicates otherwise.

1. How to make a complaint

You can direct your complaint, either verbally, by letter or by email, to Nutrien or the authorised representative of Nutrien who provided you with the financial service.

Alternatively, if you are unsure of who to refer your complaint to, or feel it may be inappropriate to reach out to the authorised representative, please submit your complaint to the Complaints Officer via one of the following channels:

- **Online** <https://www.nutrienagsolutions.com.au/about-us/contact-us>
- **Email** AusCompliance@nutrien.com
- **Telephone** 1800 888 642 (Support Desk available between 9am to 5pm Eastern Standard Time, Monday to Friday).

We are also able to engage with a person that you may nominate to act on your behalf, however we will require supporting documentation showing authorised consent (unless the person is acting under a Power of Attorney).

2. Assistance with lodging your complaint

If you require assistance in formulating or lodging a complaint, please contact the authorised representative who provided the financial service or the Complaints Officer to assist you.

If you require this Policy in a language other than English, please contact us and we will endeavour to provide it to you in your preferred language.

3. What information should you provide?

When lodging a complaint, please provide the following information:

- your name and contact details;
- authorised consent of a person acting on your behalf (if applicable);
- nature of the financial product or service acquired;
- details of the authorised representative who provided the financial service to you;
- any other partner or employee involved in the financial service your matter relates to (if applicable);
- details of the complaint; and
- any supporting documentation.

4. Acknowledgement

Upon receipt of a complaint, we will issue an acknowledgement within 24 hours or as soon as practicable and endeavour to seek to resolve the matter promptly.

5. Investigating your complaint

After acknowledging receipt of the complaint, we will take steps to assess and investigate the issues raised and identify an appropriate outcome based on the nature of your complaint. We will also consider the outcome sought by the person making the complaint and where there is more than one issue raised, determine whether each issue needs to be separately addressed.

6. Outcome of your complaint

We may contact the person making the complaint within 30 calendar days of receiving the complaint (or within 21 calendar days for credit related complaints complaint involving hardship notices or requests to postpone enforcement proceedings) and provide a formal written response.

If we are unable to resolve your complaint within this time frame due to complexity or circumstances outside our control, we will contact you to inform you of the reason for delay.

7. Escalating your complaint

AG Concepts Unlimited Pty Ltd (AFSL 316516), Ruralco Holding Limited (ACL 393894) and Roberts Limited are members of the Australian Financial Complaints Authority (**AFCA**) external dispute resolution scheme, which is a free and independent service. If you are not satisfied with our response or the way we have handled your complaint, you have a right to lodge a complaint with AFCA.

AFCA's contact details are:

- **Online** www.afca.org.au/make-a-complaint
- **Email** info@afca.org.au
- **Telephone** 1800 931 678 (free call within Australia)
- **Mail**
Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne, Victoria 3001

8. Other complaints

At times we may receive negative feedback, which may not require a formal resolution. This type of feedback is valuable in helping us to continually improve our services, however feedback of this nature is not within the scope of this Policy. For complaints that are not in relation to financial services provided to a retail client by Nutrien, you can make a complaint to Nutrien Ag Solutions via the 'Contact Us' page of the Nutrien Ag Solutions website at <https://www.nutrienagsolutions.com.au/about-us/contact-us>.