

Complaints Handling Policy

July 2025

XCap is committed to providing our investors with the highest standards of products and services.

If you have a complaint, we would value the opportunity to assist you or your representative in resolving your concern.

1. Submitting a complaint

If you have a complaint related to:

- a product or service XCap provides
- our company or our staff
- the handling of an existing complaint

Please contact us by email at info@xcap.com.au or by phone +61 2 4032 2906 (Monday - Friday, 9am to 4pm (AEST)).

To assist us being able to promptly investigate and respond to your complaint, please provide as much detail as you can, including:

- full name
- preferred contact details
- a detailed description of the complaint, including dates of the transaction or conduct if possible.

2. How we will respond

We'll acknowledge your complaint as soon as practicable, generally within two (2) business days of receiving your complaint.

Most complaints can be resolved on the spot or within 10 business days.

If your complaint is unable to be resolved within 10 business days, we will provide you with a written response within 30 calendar days. This may take longer if we do not have sufficient information to review your complaint and make a decision.

Once the investigation into your complaint has been finalised, you will be notified and provided with the details of the proposed resolution.

3. Australian Financial Complaints Authority

We hope that we will be able to resolve your complaint. If you are unhappy with the outcome or handling of your complaint, you may escalate your complaint further and contact the Australian Financial Complaints Authority (AFCA) for an external review. AFCA provides fair and independent financial services complaint resolution that is free to consumers (www.afca.org.au). We are a member of AFCA.

Time limits may apply to complain to AFCA and you should consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

We would appreciate the opportunity to resolve your complaint before you refer it to AFCA.