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# Enquiries and complaints

## TOTAL RETURN INTERNATIONAL – AUSTRALIA FUND

The Responsible Entity has established procedures for dealing with complaints. If an investor has a complaint, they can contact the Responsible Entity and/or the Investment Manager during business hours, using contact details provided in the PDS.

We will endeavour to resolve your complaint fairly and as quickly as we can. We will respond to your complaint within the maximum response timeframe of 30 days. If we are unable to respond within the maximum response time because we have not had a reasonable opportunity to do so, we will write to you to let you know of the delay.

All investors (regardless of whether you hold Units in the Fund directly or hold Units indirectly via a Platform) can access the Responsible Entity's complaints procedures outlined above. If investing via a Platform and your complaint concerns the operation of the Platform then you should contact the Platform operator directly.

If an investor is not satisfied with the final complaint outcome proposed, any aspect of the complaints handling process or a delay in responding by the maximum response time, the Australian Financial Complaints Authority (AFCA) may be able to assist. AFCA operates the external complaints resolution scheme of which the Responsible Entity is a member. If you seek assistance from AFCA, their services are provided at no cost to you.

You can contact AFCA on 1800 931 678, or by writing to

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
info@afca.org.au  
afca.org.au

Where you have provided us with your email address, we will send notices of meetings, other meeting-related documents and annual financial reports (each a 'Communication') to you by email, unless you choose to have them printed and sent to your postal address. You have the right to choose whether to receive some, or all of these Communications by email or post, or you can choose not to receive annual financial reports at all. You can also choose to receive a single specified Communication on an ad hoc basis, by email or post.