

Financial Services Dispute Resolution Policy

1. Purpose

Stockland companies hold Australian Financial Services (AFS) Licences to provide financial services, primarily to operate Managed Investment Scheme(s) (MIS).

Stockland is committed to responding to financial services complaints in a fair, timely and efficient manner. The Financial Services Dispute Resolution Policy (Policy) explains Stockland's approach to receiving, acknowledging, investigating and resolving Stockland financial services complaints.

2. Scope

This Policy applies to all AFS Licence holders that are part of the Stockland Group ("Stockland") and all Stockland employees who are involved in operating Stockland Trust or providing other financial services (including, but not limited to non-executive directors, permanent, casual, fixed term employees and temporary workers) ("Employees" or "you").

Stockland companies hold three AFS Licences:

1. **Stockland Trust Management Ltd**, Licence No: 241190 (Responsible Entity for **Stockland Trust**);
2. **Stockland Capital Partners Ltd**, Licence No: 241188; and
3. **Stockland Management Ltd** Licence No: 284395.

In this Policy, we refer to these companies collectively as "Stockland".

3. What is a Complaint?

A complaint is 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.

Complaints include posts on a social media channel or account owned by Stockland where the author is both identifiable and contactable.

The term "dispute" also has the same meaning as "complaint" for the purposes of the Policy.

A Complainant is a person or small business making the financial services complaint. It includes:

- an individual consumer or guarantor (includes Securityholders); and
 - a 'small business' as defined in modified s761G of the Corporations Act.
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4. How to Raise a Complaint?

Computershare Investor Services Pty Limited (Computershare) has been appointed to provide Registry services for Stockland securities and to act as the main point of contact for securityholders to make enquiries or complaints in respect of their Stockland Group stapled-security holdings.

Contact details for Computershare are:

Computershare Investor Services Pty Limited
Telephone: +61 03 9415 4000 or 1300 850 505 (within Australia)
Mail: GPO Box 2975, Melbourne VIC 3001, Australia
E-mail: stockland@computershare.com.au

For other financial service complaints, the Chief Legal & Risk Officer has been appointed as the Complaints Handling Officer.

Contact details for the Complaints Handling Officer are as follow:

Complaints Handling Officer
Tel No. (02) 9035 2000; or
Email: InvestorRelations@stockland.com.au or Compliance@Stockland.com.au

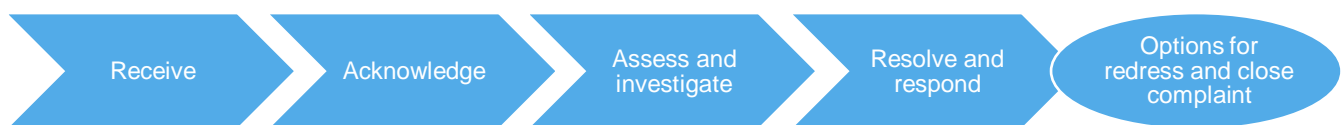
For all other non-financial service complaints, refer to [Contact Us](#) section on the Stockland website and your complaint will be directed to the appropriate business area.

When raising complaints, through any of the channels above, please provide details of the complaint and your contact details. Please contact any of the above if you need assistance to lodge a complaint.

Complaints in relations to certain types of misconduct may be reported by eligible whistleblowers by making a whistleblower report anonymously via -

www.stockland.com.au/about-stockland/corporate-governance/whistleblower-channel.

5. Complaints Management Process



5.1. Receiving and acknowledging complaints

Complaints may be received by various channels including telephone, in person, written letter, email or on social media.

All complaints received by Computershare or Stockland will be acknowledged verbally or in writing within 24 hours (or one business day) of receipt, or if this is not possible, as soon as practicable. Upon receipt, we will record the following details for each complaint including:

- The complainants name and contact information,
- The date of the complaint and acknowledgement provided,

- The nature of the complaint and the outcome the complainant is seeking, and
- Any other relevant information.

5.2. Assessment and investigation

All Complaints will be assessed and investigated fairly, objectively and without actual or perceived bias having regard to the outcome sought by the complainant.

If the complaint relates to information readily available, then the complaint should be resolved immediately. If the complaint needs further investigation or the course of action is unable to be determined initially, the complainant will be advised further investigation is required and the time frame in which they will be contacted.

Complaints unable to be resolved immediately will be escalated in accordance with the Stockland Escalation Policy.

All complaints will be escalated, and a response prepared in accordance with the Stockland Financial Services Internal Dispute Resolution (IDR) Procedure.

5.3. Dispute resolution response

Following consideration of the complaint and any investigation, Stockland will contact the complainant and provide an IDR response in writing informing them of:

- The final outcome of the complaint with either confirmation of actions taken by Stockland to resolve the complaint or reasons for rejection or partial rejection of the complaint,
- The complainant's right to escalate to Australian Financial Complaints Authority (AFCA) if they are dissatisfied with the IDR response, and
- The contact details for AFCA.

Stockland will provide the IDR response to the complainant within 30 calendar days of receipt unless the following exceptions arise:

- resolution of the individual complaint is particularly complex, and/or,
- circumstances beyond Stockland's control are causing complaint resolution delays.

In the event that Stockland is unable to finalise its response within 30 calendar days, the complainant will be notified of the reasons for the delay within the 30 calendar days, as well as their right to complain to AFCA.

All Stockland AFS License holders are members of AFCA which provides fair and independent financial services complaints resolution that is free to consumers. If a complainant is not satisfied with the IDR response, AFCA may be contacted.

Contact details for AFCA are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Post: Australian Financial Complaints Authority, GPO Box 3, MELBOURNE, VIC, 3001.

6. Closing the complaint and record keeping

Records of all financial services complaints will be maintained in a Complaints Register, including details about:

- The nature of the complaint and how it was managed.
- The outcome of the complaint and how it was resolved including the reasons for rejection;
- Whether the complaint was referred to AFCA; and
- Any outstanding action items.

Group Risk report all financial services complaints to the Stockland Group Audit Committee and regularly reviews the Complaints Register to assess whether the complaint indicates a recurring or systemic issue so that appropriate action may be taken to that is issue does not reoccur.

7. Review

We may update our Policy from time to time to take into account new laws, changes to our operations and business practices. The most current version of this Policy is on our website and we encourage you to check periodically to ensure that you have the most up to date version.

8. Related Policies

- [Whistleblower Policy](#)
- [Privacy Policy](#)
- [Financial Services Internal Dispute Resolution Procedure](#)