



Oceana Lithium Limited

ACN 654 593 290

SUPPLEMENTARY PROSPECTUS

Important Information

This is a supplementary prospectus (**Supplementary Prospectus**) intended to be read with the prospectus dated 4 April 2022 (**Prospectus**) issued by Oceana Lithium Limited (**Company**).

This Supplementary Prospectus is dated 23 June 2022 and was lodged with the Australian Securities and Investments Commission (**ASIC**) on that day. Neither ASIC nor ASX (and their respective officers) take any responsibility as to the contents of this Supplementary Prospectus.

To the extent of any inconsistency between this Supplementary Prospectus and the Prospectus, this Supplementary Prospectus will prevail. Unless otherwise indicated, terms defined and used in the Prospectus have the same meaning in this Supplementary Prospectus.

This is an important document and should be read in its entirety. If you do not understand it you should consult your professional advisors without delay.

1 FUNDS RECEIVED UNDER THE OFFER

As at the date of this Supplementary Prospectus, Oceana Lithium Limited (**Oceana** or the **Company**) has received Applications in excess of the Over-subscription amount (\$6,000,000). Accordingly the Directors have resolved, subject to satisfying the admission requirements as required by ASX, to issue 30,000,000 Shares under the Prospectus.

2 WORKING CAPITAL STATEMENT

The Company's Directors confirm that, at the time of admission to ASX, the Company will have enough working capital (as defined in the Listing Rules) to carry out its stated objectives, including those stated in sections 5.4 and 5.5 of the Prospectus.

3 CANCELLATION OF PERFORMANCE RIGHTS AND ISSUE OF OPTIONS

The Company and holders of Performance Rights other than those held by Directors and key management personal, being 2,028,000 Performance Rights held equally between entities controlled by Tony Trevisan and Nick Rowley, have agreed to the cancellation of those Performance Rights. In consideration, the Company has agreed to issue Messrs Trevisan and Rowley (or their nominees) 1,500,000 Options each. The Options are on the same terms as the Director and Advisor Options, the terms of which are set out in section 14.3 of the Prospectus. These Options will be subject to 2 years escrow from quotation of the Company's Shares on ASX.

The Company has also, under the Company's employee share plan (the terms of which are set out in section 7.10 of the Prospectus), granted 500,000 Options on the same terms as the Director and Advisor Options to Brazilian consultants to the Company. As these Options will be issued under the Company's employee share plan, they will not be subject to escrow.

The Company and Directors have also agreed to vary the terms of the Performance Rights so that they lapse on 31 March 2027 - being 5 years from issue on 1 April 2022.

4 ISSUE OF SHARES UNDER THE OPTION AGREEMENT TO ACQUIRE CEARA LITIO

As set out in section 12.1 of the Prospectus, Oceana has entered into an option agreement (**Ceara Litio Option Agreement**) to acquire all of the issued shares in Ceara Litio. The consideration is as follows:

- (a) An option fee of \$75,000 upon signing and a further \$25,000 upon certain expiring licences (**Expiring Licences**) being extended, paid to MMH Capital Limited.
- (b) At completion:
 - (i) in reimbursement of exploration expenses, pay MMH Capital Limited and Savvy Capital Management Pty Limited (together the **Beneficial Owners**) \$112,500, split 75% and 25% respectively; and
 - (ii) issue 4,000,000 Shares to MMH Capital Limited and Savvy Capital Management Pty Limited; split 75% and 25% respectively.
- (c) Upon the later of completion occurring and the Expiring Licences being extended and in reimbursement of exploration expenses, pay MMH Capital Limited and Savvy Capital Management Pty Limited (together the **Beneficial Owners**) \$37,500; split 75% and 25% respectively.

The payments to be made upon the Expired Licences being extended of \$25,000 and \$37,500 together total \$62,500, as referred to in section 12.1 of the Prospectus.

The Expiring Licences have been extended, and as a result Oceana has paid MMH Capital Limited \$25,000 and, at completion of the Ceara Litio Option Agreement, is

required to pay a total of \$150,000 (being \$112,500 and \$37,500) to the Beneficial Owners.

The Ceara Litio Option Agreement had a term expiring on 7 June 2022, with Oceana having the right to extend the option for 3 months by paying the Beneficial Owners \$30,000. Oceana has exercised the right, and the option expires on 7 September 2022.

The \$150,000 to be paid at completion and the \$30,000 payment to extend the option together total \$180,000 (**Cash Payment**).

The Ceara Litio Option Agreement further provided that if required by ASX, Oceana's obligation to make cash payments under the Ceara Litio Option Agreement would be satisfied through the issue of Shares on the same terms as the Offer (i.e. an issue price of \$0.20 per Share). ASX has determined that the Beneficial Owners are promoters for the purposes of the Listing Rules. To comply with the admission requirement that, save for reimbursement for development expenditure incurred by the vendor (which for the Beneficial Owners ASX has accepted is \$100,000; which corresponds to the amount paid by Oceana to date), the consideration paid to the Beneficial Owners must be restricted securities and as provided for in the Ceara Litio Option Agreement, Oceana will satisfy the Cash Payment by issuing the Beneficial Owners a further 900,000 Shares at Completion. As a result, the total number of Shares to be issued under the Ceara Litio Option Agreement is as follows:

Vendor	Shares
MMH Capital Limited	3,675,000
Savvy Capital Management Pty Limited	1,225,000
Total	4,900,000

These Shares are subject to escrow for 2 years from quotation of Oceana's Shares on ASX.

As a result Oceana's cash at bank will upon listing increase by \$150,000 (being the cash consideration due under the Ceara Litio Option Agreement satisfied through the issue of Shares), exploration and evaluation assets will increase by \$30,000 and issued share capital will increase by 900,000 Shares. These additional funds will be applied to augment working capital and to assess the prospectivity of exploration areas near the Solonopole project.

5 CAPITAL STRUCTURE

An updated capital structure for the Company at listing is as follows:

	Over-subscription (A\$6,000,000)
Shares on issue as at the date of the Prospectus	28,500,000
Shares offered under the Prospectus (\$0.20)	30,000,000
Shares to be issued under the Acquisition Agreements ¹	5,900,000
Total Shares on issue post listing (undiluted)	64,400,000
Director and Advisor Options (\$0.30, expiring 4 years) (including the 3,500,000 Options referred to in section 3 of this Supplementary Prospectus)	12,750,000
Broker Options (\$0.30, expiring 3 years)	3,500,000
Director Performance Rights	3,268,000
Market capitalisation post listing (undiluted) ²	\$12,880,000

- 1 Refer sections 12.1 and 12.2 of the Prospectus for details on the Acquisitions Agreements. This includes an additional 900,000 Shares to be issued to the Beneficial Owners in lieu of the Cash Payment. See section 4 above.
- 2 This is determined using the Offer price. There is no guarantee that the Company's Share price will, following listing, trade at the Offer price, and there is a risk that it may trade below the Offer price.

The Director Performance Rights convert, upon the relevant hurdle being met, into one Share for each right, broken down as follows:

Hurdle	Total number of Shares issued	Dilution ¹
Class A Performance Hurdle (the Company announcing a JORC Compliant Resource of >5Mt @ +1% Li ₂ O from either the Solonopole Lithium Project or the Napperby Project).	1,320,000	2.01%
Class B Performance Hurdle (a 20 Day VWAP share price of more than \$0.40).	974,000	1.49%
Class C Performance Hurdle (a 20 Day VWAP share price of more than \$0.50).	974,000	1.47%

1 This assumes that no other Shares are issued; other than with respect to the Class C Performance Hurdle, which includes Shares issued upon meeting the Class B Performance Hurdle.

Schedule 1 to this Supplementary Prospectus sets out an updated Pro-Forma Historical Consolidated Statement of Financial Position, adjusted for:

- (a) the issue of a further 900,000 Shares in consideration for the purchase of Ceara Litio, an increase of \$150,000 cash at bank and an increase of \$30,000 in exploration and evaluation assets; and
- (b) the issue of, in aggregate, 3,500,000 Options, exercisable at \$0.30 per share over four years from the grant date (being just prior to listing on ASX), to replace the cancelled performance rights in section 3 above (which includes the issue of 500,000 Options to the Brazilian employees) with the recognition of the expense of \$311,500 in accumulated losses and a corresponding credit to the share based payments reserve.

Net assets and total shareholders equity increase by \$180,000 as a result of these adjustments.

The Prospectus, including sections 2, 4, 5.6 and 10, are amended accordingly.

6 VARIATION TO THE SALE AND PURCHASE AGREEMENT TO ACQUIRE CONSOLIDATE LITHIUM

As set out in section 12.2 of the Prospectus, Oceana and Woodsouth Asset Management Pty Limited (**Woodsouth**), an entity controlled by Dr Qingtao Zeng, are parties to a share sale and purchase agreement (**Consolidate Lithium SPA**) under which Oceana will purchase all of the issued share capital of Consolidate Lithium.

Consolidate Lithium is, in addition to holding EL 32836 and ELA 32841, a party to two agent services agreements to act as agent for third party buyers to source spodumene concentrate and Lithium DSO (**Agency Deeds**) and holds exploration licence EL 32804. Prior to entering into the Consolidate Lithium SPA, it granted an unrelated third party (**Third Party Option Holder**) an option over EL 32804, and for that reason EL 32804 was excluded from the transaction with Oceana or Oceana's listing.

A condition of completing the transfer of the shares in Consolidate Lithium to Oceana is that the Agency Deeds are novated to a third party. Oceana confirms that this has occurred, so that Consolidate Lithium is no longer a party to the Agency Deeds and the relevant condition to completion of the share transfer has been satisfied.

Clause 5.7 of the Consolidate Lithium SPA provided that following completion Consolidate Lithium would hold EL 32804 on trust for the Third Party Option Holder or, in the event the option was not exercised, Geosmart Consulting Pty Limited (**Geosmart**), an entity controlled by Dr Zeng. The parties have agreed to delete clause 5.7 and instead to, as a condition of completion of the Consolidate Lithium

SPA, transfer EL 32804 to Geosmart. Consolidate Lithium and Geosmart have signed the necessary documentation to effect the transfer and have lodged the documentation with the Northern Territory Revenue Office for duty assessment. Upon assessment, Consolidate Lithium and Geosmart will lodge the documentation to transfer EL 32804 with the Northern Territory Department of Industry, Tourism and Trade.

Woodsouth and Geosmart have indemnified Oceana for any claim with respect to EL 32804 and given warranties to the effect that Consolidate Lithium will, at completion of the acquisition of Consolidate Lithium, not have any assets other than EL 32836 and ELA 32841, and have no liabilities.

There are no changes to Oceana's Pro-Forma Historical Consolidated Statement of Financial Position as a result of the variation.

7 UPDATED INVESTIGATING ACCOUNTANT'S REPORT

Schedule 2 of this Supplementary Prospectus sets out an updated Independent Limited Assurance Report prepared by Moore Australia Corporate Finance (WA) Pty Limited, updated to reflect the changes in the Company's capital structure as set out in this Supplementary Prospectus.


Moore Australia Corporate Finance (WA) Pty Ltd:

- (a) has given and has not, before the date of lodgment of this Supplementary Prospectus with ASIC withdrawn their written consent:
 - (i) to be named in the Supplementary Prospectus in the form and context which it is named; and
 - (ii) to the inclusion in this Supplementary Prospectus of the Independent Limited Assurance Report in the form and context in which it appears in this Supplementary Prospectus;
- (b) has not caused or authorised the issue of this Supplementary Prospectus;
- (c) has not made any statement in this Supplementary Prospectus or any statement on which a statement in this Supplementary Prospectus is based; and
- (d) to the maximum extent permitted by law, expressly disclaims all liability in respect of, makes no representation regarding, and takes no responsibility for, any part of this Supplementary Prospectus, other than the references to their name and the inclusion of the updated Independent Limited Assurance Report.

The Directors do not consider the circumstances disclosed in this Supplementary Prospectus to be materially adverse from the point of view of an investor, and no withdrawal rights will be offered to investors.

This Supplementary Prospectus is issued by the Company and its issue has been authorised by a resolution of the Directors. In accordance with section 720 of the Corporations Act, each Director has consented to the lodgement of this Supplementary Prospectus with ASIC.

Dated: 23 June 2022

A handwritten signature in dark ink, appearing to read 'Jerome Vitale', is written over a light blue rectangular background.

By Mr Jerome (Gino) Vitale
Non-executive Chairman
On behalf of Oceana Lithium Limited

**SCHEDULE 1 UPDATED PRO-FORMA HISTORICAL CONSOLIDATED STATEMENT OF
FINANCIAL POSITION**

	Audited 31 December 2021 \$	Unaudited Pro Forma Adjustments OVER \$	Unaudited Pro Forma OVER \$
Assets			
Current assets			
Cash and cash equivalents	152,418	5,951,091	6,103,509
Other receivables	3,854	-	3,854
Total current assets	156,272	5,951,091	6,107,363
Non-current assets			
Intangible assets	75,000	(75,000)	-
Exploration and evaluation assets	-	1,280,000	1,280,000
Total non-current assets	75,000	1,205,000	1,280,000
Total assets	231,272	7,156,091	7,387,363
Liabilities			
Current liabilities			
Trade and other payables	96	(96)	-
Amount due to shareholders	225,468	(225,468)	-
Other liabilities	-	62,500	62,500
Total current liabilities	225,564	(163,064)	62,500
Non-current liabilities			
Total non-current liabilities	-	-	-
Total liabilities	225,564	(163,064)	62,500
Net assets	5,708	7,319,155	7,324,863
Shareholders' equity			
Share capital	291,139	7,015,700	7,306,839
Foreign exchange reserve	93,171	-	93,171
Share based payment reserve	-	1,363,430	1,363,430
Accumulated losses	(378,602)	(1,059,975)	(1,438,577)
Total shareholders' equity	5,708	7,319,155	7,324,863

SCHEDULE 2 UPDATED INVESTIGATING ACCOUNTANT’S REPORT

23 June 2022

The Directors
Oceana Lithium Limited
33 Richardson Street
WEST PERTH WA 6005

Dear Directors

Independent Limited Assurance Report

1. Introduction

This report has been prepared at the request of the Directors of Oceana Lithium Limited (the “Company” or “Oceana”) for inclusion in a Supplementary Prospectus to be issued by the Company (“Supplementary Prospectus”) on or about 23 June 2022, in respect of the proposed public offering of fully paid ordinary shares in the Company (“Capital Raising” or “the Offer”) and the listing of the Company on the Australian Securities Exchange Limited (“ASX”).

This report should be read in conjunction with our Independent Limited Assurance Report included in the Prospectus issued by the Company on 4 April 2022.

Expressions defined in the Supplementary Prospectus have the same meaning in this report.

The report does not address the rights attaching to the shares to be issued in accordance with the Offer, nor the risks associated with accepting the Offer. Moore Australia Corporate Finance (WA) Pty Ltd has not been requested to consider the prospects for Oceana, nor the merits and risks associated with becoming a shareholder and accordingly has not done so, nor purports to do so.

Consequently, Moore Australia Corporate Finance (WA) Pty Ltd has not made and will not make any recommendation, through the issue of this report, to potential investors of the Company, as to the merits of the Offer and takes no responsibility for any matter or omission in the Supplementary Prospectus other than responsibility for this report.

2. Scope of Report

The Directors of the Company have requested Moore Australia Corporate Finance (WA) Pty Ltd prepare an Independent Limited Assurance Report on:

Updated Pro Forma Historical Financial Information

The Directors have requested that Moore Australia Corporate Finance (WA) Pty Ltd review:

- The Updated Pro Forma Historical Consolidated Statement of Financial Position of Oceana as at 31 December 2021 as presented in Schedule 1 of the Supplementary Prospectus.

which is collectively termed the “Adjusted Pro Forma Historical Financial Information”.

The Adjusted Pro Forma Historical Consolidated Statement of Financial Position is derived from the Historical Statement of Financial Position of the Company as at 31 December 2021, adjusted on the basis of the completion of the proposed Capital Raising and the completion of certain other transactions as disclosed in section 10.3.(e) of the Prospectus, as well as adjusted for the issue of options/shares and increase in cash and exploration and evaluation assets as referred to in the Supplementary Prospectus, as if those events and transactions occurred as at 31 December 2021.

The Adjusted Pro Forma Statement of Financial Position is provided for illustrative purposes only and is not represented as being necessarily indicative of Oceana's future financial position.

3. Scope of Review

Directors' Responsibilities

The Directors of Oceana are responsible for the preparation and presentation of the Adjusted Pro Forma Historical financial information, including the determination of the pro forma transactions. The Directors are also responsible for the information contained within the Supplementary Prospectus.

This responsibility includes for the operation of such internal controls as the Directors determine are necessary to enable the preparation of the Financial Information presented in the Supplementary Prospectus that is free from material misstatement whether due to fraud or error.

Our Responsibilities

We have conducted our engagement in accordance with Australian Auditing Standard ASRE 2405 *Review of Historical Financial Information Other than a Financial Report*. We have also considered and complied with the requirements of ASAE 3420 *Assurance Engagements to Report on the Compilation of Pro Forma Historical Financial Information included in a Prospectus or other Document* and ASAE 3450 *Assurance Engagements involving Corporate Fundraisings and/or Prospective Financial Information*.

For the purposes of this engagement, we are not responsible for updating or reissuing any reports or opinions on any Historical Financial Information used to compile the Adjusted Pro forma Historical Financial Information, nor have we, in the course of this engagement, performed an audit of the financial information used in compiling the Adjusted Pro Forma Historical Financial Information, or the Adjusted Pro Forma Historical Financial Information itself.

The purpose of the compilation of the Adjusted Pro Forma Historical Financial Information is solely to illustrate the impact of the proposed Capital Raising, related transactions and accounting policies on unadjusted financial information of the Company as if the event or application of accounting policies had occurred at an earlier date selected for purposes of the illustration. Accordingly, we do not provide any assurance that the actual outcome of the proposed Capital Raising, related transactions and accounting policies would be as presented.

We made such inquiries and performed such procedures as we, in our professional judgement, considered reasonable in the circumstances including:

- a review of contractual arrangements;
- a review of financial statements, management accounts, work papers, accounting records and other documents, to the extent considered necessary;
- analytical procedures, to the extent considered necessary;
- a review of the audited financial statements of Oceana and its controlled entities, including a review of the auditor's work papers and making enquiries of the auditor, to the extent considered necessary;
- a comparison of consistency in application of the recognition and measurement principles in Accounting Standards and other mandatory professional reporting requirements in Australia, with the accounting policies adopted by the Company;
- a review of the assumptions and pro forma adjustments used to compile the Adjusted Pro Forma Historical Financial Information; and
- enquiry of Directors, management and advisors of Oceana.

These procedures do not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than that given in an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

These procedures have been undertaken to form a limited assurance conclusion as to whether we have become aware of any matters that indicate the Adjusted Pro Forma Historical Financial Information, set out in Schedule 1 of the Supplementary Prospectus, does not present fairly, in all material respects, in

accordance with Australian Accounting Standards and the accounting policies adopted by the Company. This view is consistent with our understanding of the financial position of the Company as at 31 December 2021, the adjusted pro forma financial position as at 31 December 2021.

4. Conclusions

Based on our review, which is not an audit:

- Nothing has come to our attention which causes us to believe that the Adjusted Pro Forma Historical Statement of Financial Position of the Company, as set out in Schedule 1 of the Supplementary Prospectus, does not present fairly the assets and liabilities of the Company, as at 31 December 2021 in accordance with the accounting methodologies required by Australian Accounting Standards and adopted by the Company, and on the basis of assumptions and transactions set out in section 10.3.(e) of the Prospectus, as well as adjusted for the issue of options/shares and increase in cash and exploration and evaluation assets as referred to in the Supplementary Prospectus,.

5. Subsequent Events

To the best of our knowledge and belief, there have been no other material items, transactions or events subsequent to 31 December 2021 not otherwise disclosed in this report or the Supplementary Prospectus that have come to our attention during the course of our review which would cause the information included in this report to be misleading.

6. Other Matters

Moore Australia Corporate Finance (WA) Pty Ltd does not have any pecuniary interest that could reasonably be regarded as being capable of affecting our ability to give an unbiased opinion.

Oceana and Litio Mineracao Eireli EPP are audited by Moore Australia Audit (WA), an affiliated firm of Moore Australia Corporate Finance (WA) Pty Ltd.

Moore Australia Corporate Finance (WA) Pty Ltd will receive a professional fee for the preparation of this Independent Limited Assurance Report.

Moore Australia Corporate Finance (WA) Pty Ltd was not involved in the preparation of any other part of the Supplementary Prospectus and accordingly makes no representations or warranties as to the completeness and accuracy of any information contained in any other part of the Supplementary Prospectus.

Moore Australia Corporate Finance (WA) Pty Ltd consents to the inclusion of this report in the Supplementary Prospectus in the form and context in which it is included and at the date of this report has not withdrawn this consent.

Yours faithfully



Neil Pace
Director

Moore Australia Corporate Finance (WA) Pty Ltd

MOORE AUSTRALIA CORPORATE FINANCE (WA) PTY LTD

Australian Financial Services Licence No. 240773

FINANCIAL SERVICES GUIDE

This Financial Services Guide is issued in relation to our Independent Limited Assurance Report for Oceana Lithium Limited ("Oceana"). Our report has been prepared at the request of the Directors of Oceana for inclusion in the Supplementary Prospectus to be dated on or about 23 June 2022 in respect of the initial public offering of fully paid ordinary shares in Oceana and listing of Oceana on the Australian Securities Exchange Limited.

Moore Australia Corporate Finance (WA) Pty Ltd

Moore Australia Corporate Finance (WA) Pty Ltd ("MACF") has been engaged by the directors of Oceana to prepare an Independent Limited Assurance Report in respect of the initial public offering of fully paid ordinary shares in Oceana and listing of Oceana on the Australian Securities Exchange Limited.

MACF holds an Australian Financial Services Licence – Licence No 240773.

Financial Services Guide

As a result of our report being provided to you we are required to issue to you, as a retail client, a Financial Services Guide ("FSG"). The FSG includes information on the use of general financial product advice and is issued so as to comply with our obligations as holder of an Australian Financial Services Licence.

Financial Services we are licensed to provide

MACF holds an Australian Financial Services Licence which authorises us to provide reports for the purposes of acting for and on behalf of clients in relation to proposed or actual mergers, acquisitions, takeovers, corporate restructures or share issues, and to carry on a financial services business to provide general financial product advice for securities to retail and wholesale clients.

We provide financial product advice by virtue of an engagement to issue a report in connection with the issue of securities of a company or other entities.

Our report includes a description of the circumstances of our engagement and identifies the party who has engaged us. You have not engaged us directly but will be provided with a copy of our report as a retail client because of your connection with the matters on which our report has been issued. We do not accept instructions from retail clients and do not receive remuneration from retail clients for financial services.

Our report is provided on our own behalf as an Australian Financial Services Licensee authorised to provide the financial product advice contained in this report.

General Financial Product Advice

Our report provides general financial product advice only, and does not provide personal financial product advice, because it has been prepared without taking into account your particular personal circumstances or objectives either financial or otherwise, your financial position or your needs.

Some individuals may place a different emphasis on various aspects of potential investments.

An individual's decision in relation to the proposed transaction may be influenced by their particular circumstances and, therefore, individuals should seek independent advice.

Benefits that we may receive

We will charge fees for providing our report. The basis on which our fees will be determined has been agreed with, and will be paid by, the person who engaged us to provide the report. Our fees have been agreed on either a fixed fee or time cost basis. We estimate that our fees for the preparation of this report and our previous report will not exceed \$20,000 plus GST.

Remuneration or other benefits received by our employees

All our employees receive a salary. Employees may be eligible for bonuses based on overall productivity and contribution to the operation of MACF or related entities but any bonuses are not directly in connection with any assignment and in particular are not directly related to the engagement for which our report was provided.

Referrals

We do not pay commissions or provide any other benefits to any parties or person for referring customers to us in connection with the reports that we are licensed to provide.

Associations and relationships

MACF is the licensed corporate advisory arm of Moore Australia (WA) Pty Ltd, Chartered Accountants. The directors of MACF may also be partners in Moore Australia (WA) Pty Ltd Chartered, Accountants.

Moore Australia (WA) Pty Ltd, Chartered Accountants is comprised of a number of related entities that provide audit, accounting, tax, and financial advisory services to a wide range of clients.

MACF's contact details are set out on our letterhead.

Complaints resolution

As the holder of an Australian Financial Services Licence, we are required to have a system for handling complaints from persons to whom we provide financial product advice. All complaints must be in writing, addressed to The Complaints Officer, Moore Australia (WA) Pty Ltd, PO Box 5785, St George's Terrace, Perth WA 6830.

On receipt of a written complaint we will record the complaint, acknowledge receipt of the complaint and seek to resolve the complaint as soon as practical.

If we cannot reach a satisfactory resolution, you can raise your concerns with Australian Financial Complaints Authority Limited ("AFCA"). AFCA is an independent body established to provide advice and assistance in helping resolve complaints relating to the financial services industry. MACF is a member of AFCA. AFCA may be contacted directly via the details set out below.

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
Toll free: 1800 930 678
Email: info@afca.org.au