REEF CORPORATE SERVICES LIMITED

COMPLAINTS HANDLING POLICY

Reef Corporate Services Limited (AFSL 246699) "we", "us" or "our") is the responsible entity of the Reef Casino Trust ("Trust").

The purpose of this Policy is to explain our approach to the management of complaints received from Trust unitholders who are 'retail clients' under the Corporations Act.

We provide financial services under our Australian financial services licence in our capacity as responsible entity of the Trust. If you are dissatisfied with the financial services we provide to you as a unitholder, you can complain to us in accordance with the procedures set out in this Policy.

How we deal with complaints

If you make a complaint in relation to our financial services we will:

- Acknowledge your complaint. Where we can, we will use the same method to communicate with you that you have used to make the complaint;
- Investigate and assess your complaint in accordance with our internal procedure; and
- Provide you with a written response where applicable within the required timeframe.

When we will respond

We aim to resolve your complaints at first contact, but if we need to investigate further, we will generally provide a written response to you within 30 days of our receipt of your complaint and in accordance with our internal procedure.

If we resolve your complaint within 5 business days of receipt, we will generally not provide you with a written response unless you ask for one.

If your complaint is particularly complex, or there are relevant circumstances outside our control, we may delay the above 30 day response time by providing you with a 'delay notification' setting out our reasons for the delay and your right to escalate the complaint to AFCA.

How can you lodge a complaint

Complaints can be lodged via email, post or telephone either directly to:

Compliance Officer

Telephone: 1800 845 122

Email: trust@reefcasino.com.au
In person: The Reef Hotel Casino
25 41 What Street

35-41 Wharf Street Cairns QLD 4870

By Post: PO Box 7320

Cairns QLD 4870

Or to our registry provider:

Computershare Investor Services Pty Ltd

Telephone: 1300 850 505 (within Australia)

+61 3 9415 4000 (outside Australia)

Email: web.queries@computershare.com.au

in Person: Yarra Falls

452 Johnston Street Abbotsford VIC 3067

By Post: GPO Box 2975

Melbourne VIC 3001

If you require help to lodge a complaint, please contact us using any of the above means in relation to translation and other assistance we may be able to provide.

Australian Financial Complaints Authority

We are a member of the Australian Financial Complaints Authority ("AFCA"). If you have lodged a complaint in relation to our financial services and are not satisfied with the resolution, you may refer the complaint to AFCA using the following details:

Website: www.afca.org.au/make-a-complaint

Phone: 1800 931 678 (free call) Email: info@afca.org.au

By Post: GPO Box 3, Melbourne, VIC 3001

Copies of this policy

This policy is available on the Reef Casino Trust website at www.reefcasino.com.au/reef-casino-trust. You can request a hard copy of the policy and details of how your complaint will be managed, free of charge by contacting the Compliance Officer.