

DISPUTE RESOLUTION AND COMPLAINTS

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

If you are not satisfied with how my licensee has handled your complaint, you may take the matter 'free of charge' to the relevant External Dispute Resolution (EDR) service provider (subject to the provider's terms of reference).

Please note that the EDR provider will request the matter be first attempted to be resolved through our IDR process. If our IDR process is still in progress, they would expect that this process be completed before any external consideration.

Our EDR service provider is the Credit and Investments Ombudsman Ltd, which can be contacted via:

- Telephone: 1800 138 422 (Monday to Friday 9am - 5pm AEST)
- Fax: 02 9273 8440
- Post: PO Box A252 South Sydney NSW 1235
- Website: <http://www.cio.org.au/>
- Online complaint form: <http://www.cio.org.au/complaint-resolution/making-a-complaint/>