

## COMPLAINTS AND DISPUTES RESOLUTION

### Complaints and Disputes Resolution Process

Advantage Finance (SA) Pty Ltd is committed to the effective handling of complaints and resolution of disputes and sees this as a key means of ensuring that the products and services offered by Advantage Finance (SA) Pty Ltd are provided efficiently, honestly and fairly.

Advantage Finance (SA) Pty Ltd's complaints and disputes resolution procedures have been created to meet the requirements of the Credit and Investment Ombudsman (CIO) and the MFAA Code of Practice and Australian Standards.

### How to Make a Complaint and the Complaint Process

If you have a complaint we request that you follow these steps:

1. Lodge your complaint with our Complaints and Disputes Resolution Officer by writing, calling or emailing us and we will try to resolve the matter as soon as possible. We may require that you provide us with the following information;
  - Your full name, address and contact phone numbers
  - Your account number (if applicable)
  - A description of your complaint
  - Any additional documentation or information that may support your complaint and help us to resolve it
  - How you would like your complaint to be resolved
2. We may ask for further information and request that you put the details of your complaint in writing to ensure your complaint is properly investigated.  
Our contact details are at the bottom of this page.

### Investigating a complaint

A complaint will not be investigated by a staff member that is in any way involved in the subject matter of the complaint.

### Timeframes for response

If your complaint cannot be resolved immediately, we will acknowledge your request within 2 business days of receipt of the complaint. We will also advise the procedures we will follow in investigating and handling your complaint. We will keep you up to date in regards to the progress of complaint investigations and will endeavour to respond to your complaint within a maximum of 45 business days from the date you lodge the complaint with us.

Our response will be in writing and will advise you of the outcome of the investigation and the reason/s for our decision or inform you that more time is required to complete the investigation.

### Still not satisfied?

If you do not think that we have resolved your complaint to your satisfaction or have not done so within 45 days you may take the matter free of charge to our External Dispute Resolution Scheme of which we are a member. Their contact details are as follows:

The Australian Financial Complaints Authority (AFCA, which can be contacted via:

- Online: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678
- Mail: GPO Box 3 Melbourne VIC 3001