

Australian Finance Group Ltd - Dispute Resolution Procedures

If you are dissatisfied with a product or service provided by us to you (a complaint) or if your complaint has not been immediately resolved when you bring it to our attention (a dispute), then you must tell us promptly.

We have two types of dispute resolution processes:

- Internal Dispute Resolution Scheme; and
- External Dispute Resolution Scheme.

Both the processes are free of charge for you to use.

Internal Dispute Resolution Scheme

What to do if you have a concern or complaint with us:

- You may tell us by:
 - Talking to Complaints Manager on 08 94207888.
 - Emailing us at – compliance@afgonline.com.au
 - Sending a letter to our postal address - P.O Box 710, West Perth WA 6872
- On receipt of your concern or complaint our staff will discuss the issue with you and as required, will complete an investigation to resolve the issue. This will be done as soon as possible following receipt of your advice within 5 days.
- Where necessary we may ask you to provide other relevant or supporting information to help us resolve the concern or complaint. Relevant information being any information without which it is reasonable to conclude that a decision regarding the concern or complaint cannot be made.
- In some cases, more than 21 days will be required to make a determination, the complaints manager will contact you to advise you of the extra time needed to complete the investigation and to provide you with a written response.
- Unless there are exceptional circumstances we will in most instances complete the investigation within 45 days of receipt of the initial concern or complaint.
- If we are unable to resolve the complaint within 45 days we will:
 - inform you in writing of the reasons for the delay.
 - provide you with monthly updates in writing on progress of the complaint.
 - specify a date in writing when a decision can be reasonably expected.
- We would expect that in most cases the above process (our IDRS) would deal with the matter fully and to your satisfaction.

External Dispute Resolution Scheme

In circumstances where the complaint has been fully considered under the Internal Dispute Resolution Scheme without success i.e. not resolved to your satisfaction, you have the option of having the complaint heard by the External Dispute Resolution Scheme – The Credit Ombudsman Services Ltd (COSL).

COSL is an independent scheme that will review your complaint and with due consideration of the complaint and all related issues, for example any relevant laws, will make a determination. COSL has

the authority to resolve the complaint and as such we will be bound by whatever COSL decides. Again, if you decide to utilise COSL you can do so free of charge.

To contact The Credit Ombudsman Services Ltd, please write to the scheme as follows:

Credit Ombudsman Service Limited

Telephone: 1800 138 422

Facsimile: (02) 9273 8440

Website: www.cosl.com.au

Email: info@cosl.com.au

Mail: Case Management Team

C-/Credit Ombudsman Service

PO Box A252

Sydney South NSW 1235