

INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING

Australian Finance Direct Pty Ltd ("AFD") is committed to client service and satisfaction.

What if I have a complaint?

AFD has developed internal dispute resolution procedures to assist you to resolve:

- a complaint or dispute about our services under the National Credit Code; and
- a complaint or concern about our privacy practices.

Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called the Financial Ombudsman Service Ltd ("FOS").

How to make a complaint

In the first instance, please contact Customer Care to submit your complaint. We would like to be the first to know if you are not happy with our services, or with our privacy practices. You can contact us verbally or in writing. Customer Care may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

AFD's response

We will:

- (a) Confirm receipt of your complaint within 7 days; and
- (b) Endeavour to resolve your complaint within 30 days. If your complaint is complex, or if we consider that more time is needed, we will notify you in writing and ask you to agree to a reasonable extension of time.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response.

We will give you written notice of our decision in relation to your complaint.

Where relevant, we will also notify other interested parties of the existence and resolution of your complaint, unless it is impracticable or unlawful for us to do so.

What if I am still not satisfied?

If you are still not satisfied with the outcome, you have the option to contact FOS, as follows:

Financial Ombudsman Service Ltd

GPO Box 3

MELBOURNE VIC 3001

Phone: 1300 780 808 or (03) 9613 736

Email: info@fos.org.au Website: www.fos.org.au

Contact

Customer Care

2/11 Gateway Court Coomera QLD 4209

Ph: 07 5676 7400

Email: info@ausfinancedirect.com.au