

COMPLAINTS PROCESS

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.

We are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

INTERNAL DISPUTE RESOLUTION

Complaints can be lodged by contacting Michael Papadopoff, the Director, by:

- Telephone: (08) 9381 8311
- Fax: (08) 9381 9455
- Email: contact@allaboutyoufinance.com.au
- Post: 'All About You' Financial Solutions, PO Box 1233, West Leederville, WA 6901
- Speaking to any representative of our business who will refer complainants to the Director.
- A Feedback Form can be downloaded from our web site <http://www.allaboutyoufinance.com.au> and then faxed to us on (08) 9381 9455 or emailed to us at contact@allaboutyoufinance.com.au.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;

4. we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable timeframe.

EXTERNAL DISPUTE RESOLUTION SCHEME

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA).

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

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.

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.