



Overview Complaints Handling Management Procedure

1. Procedure

We aim to solve your complaint within 5 business days.

In the unlikely event that we do not resolve your complaint within 5 business days the following timeframes will apply:

Timeframe	Our Responsibilities
Up to 5 days of receipt	<ol style="list-style-type: none">1. Acknowledge receipt of formal complaint received from the customer.2. Provide a Point of Contact to assist the case resolution3. Investigate the case
5 to <40 days	<ol style="list-style-type: none">4. Provide regular updates on the progress of the investigation
<40 days	<ol style="list-style-type: none">5. Aim to have the matter resolved
40+ days to closure	<ol style="list-style-type: none">6. If the case is not resolved will provide the anticipated timeframe of resolution
Within 5 days of completion of investigation	<ol style="list-style-type: none">7. Will provide an outcome of the investigation, and terms of any offer or settlement if applicable8. If the final outcome does not satisfy the complainant will include a full explanation of the company's position on the matter9. Will maintain records for 12 months

2. Policy

We are fully committed to providing financing solutions and service offerings in a fair and professional manner to our customers, partners and business representatives.

Our complaints policy covers areas concerning:

- the service offered
- the standard of service expected
- the behaviour of our employees in delivering that service

3. Definition of terms

A '**complaint**' is defined as a formal statement of dissatisfaction received by us relating to the provision of financial solutions or asset management services. It therefore concerns deficiencies in the service offered to, or received by, the complainant.

The person or body eligible to raise the statement of dissatisfaction is referred to as the '**complainant**'.

A complaint is distinguished from an 'issue' which is considered as a factor that might cause some annoyance in the day to day business operations but does not fundamentally affect the service.

'**Complaints handling**' refers to the management of the statement of dissatisfaction received by us and the provision of information by us to the complainant.