

Complaint Handling Process (Complaints Policy)

Dispute Resolution Policy

At Crestview Loans Pty Ltd trading as Crestview Loans our aim is to provide our customers with superior service, but we know that despite our best efforts sometimes things can go wrong. If you have any concerns with the level of service received

it is important that we are aware of the issues and have an opportunity to restore your confidence.

We understand that a concern which is left unresolved can lead to a negative lasting impression and we strongly recommend that in the first instance you speak with the person

with whom you originally dealt to see if an amicable outcome can be achieved.

If after speaking with your contact you still feel the matter has not been resolved, we invite

you to escalate the matter via a complaint to our Dispute Resolution Officer for further investigation.

- by telephone on 0414700540
- via email at karen@cvloans.com.au
- by post: 52 Bells Road Grose Vale NSW 2753

To assist us, we ask that you clearly explain all matters relevant to the issue and the remedies you seek. Upon receipt we will contact you if any further information is needed.

Investigating Complaints

When we receive a complaint, the Dispute Resolution Officer will attempt to resolve it promptly.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between 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; and

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

Unless there are exceptional circumstances, we will in all instances respond within 30 days

of receipt of the initial contact.

If we are unable to resolve the complaint within 30 days, we will:

- advise you of the reason for the delay
- specify a date when a decision can be reasonably expected

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to the ASIC

Approved External Dispute Resolution Scheme managed by the Australia Financial Complaints Authority “AFCA” (www.afca.org.au) whose contact details are below:

- by telephone on 1800 931 678
- via email: info@afca.org.au
- by post:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

The External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Time limits may apply to complain to AFCA and 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.