

Jason Adams of Credit Representative Number 551478 / Oceans Financial Services Pty LTD 551479 Corporate Credit Representative] is committed to the efficient and fair resolution of all client complaints as and when they are received. This level of fairness in treatments applies to all involved in any complaints or dispute process.

Jason Adams of Credit Representative Number 551478 / Oceans Financial Services Pty LTD 551479 Corporate Credit Representative] has two types of dispute resolution processes for clients:

- Internal Disputes Resolution; and
- External Disputes Resolution.

Internal Disputes Resolution Scheme

Our internal complaints handling system is easy to understand and in plain English. Jason Adams of Credit Representative Number 551478 / Oceans Financial Services Pty LTD 551479 Corporate Credit Representative] will make every effort to ensure that the client has every opportunity to express their concern and complaint.

If you have a concern or complaint with us you may:

- Email us at –compliance@nlg.com.au
- Talk to our Complaints Manager by calling 1300 888 416
- Write a letter addressed to Level 1, 23-27 Wellington St, St Kilda, VIC 3182
- Talk to your NLG Credit Representative
- Upon receipt of a concern or complaint we will discuss the issue with you and undertake any necessary investigation to resolve the issue.
- All client complaints must be responded to within 24hrs of receipt of the initial complaint.
- Unless unforeseeable circumstances arise, all client complaints are to be resolved within 30 days of receipt.
- If after this 30 day period the complaint remains unresolved, you will be informed in writing that your complaint cannot be resolved and we will inform you of your right to continue through an External Complaints Resolution Scheme of which NLG is a member.

External Complaints Resolution (AFCA)

NLG is a member of AFCA (Australian Financial Complaints Authority), clients are free to make enquiries with AFCA to addresses any grievances they may have.

Complaints can be lodged with AFCA electronically via their website, or in writing to:

Mail:

Australian Financial Complaints Authority
G.P.O. Box 3
Melbourne VIC 3001

Online:

<http://www.afca.org.au>

Email: info@afca.org.au

Office Hours are Monday to Friday 9.00am – 5.00pm (AEST)

Contact Details: Ph: 1800 931 678