

# INTERNAL DISPUTES RESOLUTION POLICY

At OnFinance we aim to provide the very best service for our customers. In the event that you are unhappy regarding any part of our service, we have an internal resolution process in place to assist in satisfying any complaint.

Should you have a complaint about our services, please contact:

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OnFinance Complaints Officer:

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NAME: Themy Magafas

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POSITION: Director

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Address: Suite 19, 8 Dennis Road, Springwood QLD 4127

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PHONE: 0412 032 242

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MOBILE: 0412 032 242

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EMAIL: [themy@onfinance.com.au](mailto:themy@onfinance.com.au)

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, email or in person. Please ensure you give us full particulars of your complaint.

If you are not satisfied with the response to your complaint, you may contact the Australian Financial Complaints Authority (AFCA) (of which we and BLSSA Pty Ltd are members) on:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: GPO Box 3 Melbourne VIC 3001

If the complaint is about privacy and the complainant is not satisfied with the outcome of our investigations, the complainant may ask the Office of the Australia Information Commissioner to consider the complaint. The Information Commissioner can be contacted online at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint> or on 1300 363 992.

## AWARENESS

All staff and consultants who deal with (or are likely to deal with) clients, are aware of the names, titles and telephone numbers of our Complaints Officer.

Each staff member and consultant is also instructed in how to transfer a client who has a complaint to our Complaints Officer; and what client details to record if the Complaints Officers are for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the complaint relates). We do not to charge any fee in respect to any complaint.

## **TIMELINESS**

We will provide a written acknowledgement of receipt of the complaint to the client as soon as possible, unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to you as soon as possible, but within twenty one (21), thirty (30) or forty five (45) days of receipt of the complaint.

If we are unable to deal with the complaint as it relates to a third party (for example, a lender), we may ask you to contact the relevant third party.

For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty-one (21) days.

For privacy complaints, we are required to give you a final response within thirty (30) days.

Final responses to complaints not involving financial hardship or privacy issues should be received by you within forty-five (45) days.

If we cannot respond to you within relevant timeframes, we will inform you of the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) or, in the case of privacy complaints, to the Australian Information Commissioner.

We will have provided a final response to you if we:

- (a) Accept the complaint and, if appropriate, offer redress, or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

## **WRITTEN RESPONSE TO A CUSTOMER**

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint and will adequately address the issues that are raised in your complaint.

Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

## **REMEDIES**

If we accept the complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, EDR scheme rules, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

## **DATA COLLECTION**

We will keep data concerning the complaint in such form and manner as we think fit and will enable analysis according to:

- (a) Type of complaint;
- (b) Subject of complaint;
- (c) Outcome of complaint;
- (d) Timeliness of response.

So that we can identify any systematically recurring problems, we will classify complaints accordingly.

Subject to legal constraints including our privacy obligations, we will make available data collected in respect of the complaint upon request to the Australian Financial Complaints Authority (AFCA) of which we are a member, and the Australian Securities and Investments Commission.

#### REVIEW

We will review our Internal Dispute Resolution Procedures every three (3) years to ensure that our complaints systems are operating effectively.

*This document was reviewed on 1<sup>st</sup> November 2018*