

Australian Credit License No. 498481
ABN: 45 547 068 956

INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING GUIDE

My Debt Adviser Pty Ltd (“MDA”) is committed to client service and satisfaction. However if you are unhappy with the service you have received and feel you have somehow been left disadvantaged, it is important that you let us know. The purpose of this guide is to help you understand the process that should be followed to help us resolve your dispute or complaint.

What if I have a complaint?

IFS has developed an internal dispute resolution procedures to assist you to resolve a complaint or dispute about our service. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called the Credit Investment Ombudsman (CIO).

How to make a complaint

In the first instance, please contact Phillip Allen to submit your complaint. Phillip is our internal complaints officer and we want to hear if you are not happy with our services. You may contact us verbally or in writing.

If your complaint can easily be understood and fixed Phillip will co-ordinate this for you. Phillip may request that you provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

Integrated Finance Solutions response

MDA will:

- a) Confirm receipt of your complaint within 2 working days.
- b) Endeavour to resolve your complaint within 10 working days. If your complaint is more complex, we will endeavour to resolve it within 20 working days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response.

If appropriate, we may also refer the complaint to our finance aggregator, Connective, for independent consideration or input.

What if I am still not satisfied?

If you are still not satisfied with the outcome, you have the option, at any time thereafter, to contact the Credit Investment Ombudsman on 1800 138 422.