

Internal Dispute Resolution Process

Sydney Finance Services aims to provide the very best service for our clients. In the unlikely event that you are not happy with any part of our service, we have an Internal Dispute Resolution process in place to resolve the complaint. If you wish to lodge a complaint please contact us using one of the following methods. You should explain the details of your complaint as clearly as you can.

Email: info@sydneyfinanceservices.com.au

Fax: 02 8076 8687

Mail: PO Box 549, Sutherland, NSW 1499

TIMELINES

We will provide a written acknowledgement of receipt of your complaint within five business days, unless the complaint is resolved prior.

We will ensure that a detailed response is given to your complaint as soon as possible, but within forty five (45) days of receipt of your complaint.

If we are unable to respond to your complaint within forty five (45) days, we will inform you of the reasons for the delay.

We will have deemed to have responded to your complaint 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 the complaint. Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

DATA COLLECTION

We will keep data concerning your 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 as far as is practicable and relevant, classify complaints according to the particular provision of the MFAA Code of Practice alleged by you to have been breached.

Subject to legal constraints including constraints as to privacy, we will make available data collected in respect of your complaint to the Australian Securities and Investments Commission. Sydney Finance Services, as a full member of the MFAA may need to make available the data collected to the national council of MFAA.

REVIEW

We review our Internal Dispute Resolution Procedures every three (3) years to ensure that our complaints systems are operating effectively. *This document was reviewed on 1st October 2012*

EXTERNAL DISPUTE RESOLUTION

If we do not reach an agreement on the complaint, you have the option of contacting our External Dispute Resolution provider, Credit Ombudsman Service Ltd (COSL).

The external Dispute Resolution Company contact details for COSL are:

Freecall: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9273 8440
Email: info@creditombudsman.com.au

Website: www.cosl.com.au