

Complaints Policy

Do you have a complaint?

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem. We will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

To assist us in helping you:

1. Gather all supporting documents about your complaint. Then think about the questions you want answered and decide what you want us to do.
2. Next, contact our Dispute Resolution Officer and explain the problem. You can contact us by phone, fax, mail or email. We would prefer your complaint was reduced to writing so we fully understand your issues.
3. We will then review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to resolve most issues.

How can you contact us?

You can contact us in writing or telephoning:

Address: PO Box 1113,
West Perth WA 6872

Tel: +61 8 9321 2120

Fax: +61 8 9481 1635

Email: jeffd@pacificfinance.com.au

Website: www.pacificfinance.com.au

How long will it take before we get back to you?

Our aim is to resolve your complaint as quickly as possible. We ensure that any complaint is properly considered and responded to swiftly, and in most cases this will be within 21 days. Some matters however, are more complex and can take a little longer to resolve. If that is the case, we'll keep you informed of our progress.

Complaint Resolution Procedure

The goal of this policy is to achieve an effective resolution of your complaint within a reasonable timeframe, usually 30 days or as soon as practicable. However, in some cases, particularly if the matter is complex, the resolution may take longer.

Once the complaint has been made, we will try to resolve the matter in a number of ways:

1. Request further information - We may request further information from you. You should be prepared to provide us with as much information as possible, including details of any relevant dates and documentation. This will enable us to investigate the complaint and determine an appropriate solution.
2. Discuss options - We will discuss options for resolution with you and if you have suggestions about how the matter might be resolved you should raise them.
3. Investigation - Where necessary, the complaint will be investigated. We will try to do so within a reasonable time frame. It may be necessary to contact other entities in order to progress your complaint.
4. Conduct our employees - If your complaint involves the conduct of one of our employees we will raise the matter with the employee concerned and seek their comment and input in the resolution of the complaint.
5. The complaint is substantiated - If your complaint is found to be substantiated, you will be informed of this. We will then take appropriate steps to resolve the complaint, address your concerns and prevent the problem from recurring.
6. If the complaint is not substantiated, or cannot be resolved to your satisfaction - you can refer the matter to an external dispute resolution service.

What if your complaint is still not resolved?

We hope we will be in a position within 45 days to completely resolve the issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or 45 days have elapsed, you may wish to contact our external dispute resolution service. Pacific Finance Australia Pty Ltd is a member of the Australian Financial Complaints Authority ('**AFCA**') and their services are available free of charge at:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Anonymous complaints

We are unable to deal with anonymous complaints. This is because we are unable to investigate and follow-up such matters unless we know your name. In the event however, that an anonymous complaint is received we will note the issues raised and, where necessary, try and resolve them appropriately.

IFBA Pty Ltd T/A Pacific Finance Australia

ACN: 108 622 644

Australian Credit Licence Number 391682

Version 3.2 – 02/04/2019