



Complaints Handling and Dispute Resolution Policy

This guide to our Complaints Handling and Dispute Resolution Policy explains how Cash Stop handles complaints or disputes that may arise in relation to Cash Stop's activities. Our policy has been developed to comply with the *Australian Standard ISO 10002-2006* as well as the *National Consumer Credit Protection Act 2009*.

Although Cash Stop Financial Services strives to prevent customer complaints and works hard to keep customers satisfied, it is inevitable that from time to time complaints will arise. Cash Stop staff and management understand the importance of this feedback and believe that if handled well the information obtained can be a valuable learning opportunity.

A complaint or dispute is defined as the following:

"An expression of dissatisfaction made to an organisation related to its products or services, or to the complaints handling process itself, where a response or resolution is explicitly or implicitly expected."

If you have a concern about any of our products or the service you have received we want to hear from you. The formal procedures set out in this Policy relate to matters covered by the NCCP which include:

- The provision of loans or brokering services
- Our collection activities
- Activities of our credit representatives as these services relate to Cash Stop

However, we are happy to accept your feedback related to any Cash Stop experience.

To make it easy you may lodge a complaint in person or by phone/fax at any of our locations. Full location details may be accessed via our website at www.cashstop.com.au or you can ring our toll free number on 1300 721 001.

Alternately Jodi Pietersma – Complaints Contact Person or Deputy Contacts Person Steve Jacob may be contacted by any of the following methods:

- a. Email: feedback@cashstop.com.au
- b. Phone: 1300 139 010
- c. By letter: PO Box 584, Campbelltown NSW 2560

The Complaints Contact Person will assist you with handling the complaint and advise you if any further information is needed. The Complaints Contact Person will liaise with managers and staff at Cash Stop to find answers for you and if appropriate, determine a fair remedy. The length of time it takes to resolve the complaint will depend on the nature and complexity of the issue.

It is Cash Stop's policy to acknowledge and resolve disputes as soon as it is practicable. If you have chosen to email, fax or write us with a complaint you will receive an acknowledgement so you know that we have received it.

Unless there are exceptional circumstances, we will in all instances resolve your complaint within 45 days of receipt of the initial complaint. Generally Cash Stop strives to resolve the matter within 2 business days. In exceptional circumstances, should it take longer you will be notified and provided with an explanation. When resolved, you will be informed of the decision and the reasons for that decision.

If you are not satisfied with the result or if we are unable to resolve the complaint, you may wish to contact The Australian Financial Complaints Authority (AFCA). AFCA will deal with complaints where the complainant is seeking financial compensation or orders and if the financial service provider has:

- a) Breached relevant laws
- b) Breached an applicable code of practice
- c) Not met standards of good practice in the finance industry; or
- d) Acted unfairly towards the customer

The Australian Financial Complaints Authority may be contacted as follows:

W: www.afca.org.au

M: GPO Box 3

E: info@afca.org.au

Melbourne VIC 3001

P: 1800 931 678 (Free Call)

All complaints will be processed at no charge to you.