

## DISPUTES OR COMPLAINTS

### WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

NewCo and Andrew Larcombe are committed to providing clients with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

### HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS

If we have a complaint, we request you follow these steps:

1. In the first instance, please contact Andrew Larcombe
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact the Complaints Department at NewCo Financial Services  
  
Telephone: (03) 8505 6666  
Facsimile: (03) 9500 2955  
Email: [nyoung@newco.net.au](mailto:nyoung@newco.net.au)
3. We may ask for additional information and request you put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update you progressively. We will endeavour to have all client complaints dealt with and resolved within 45 days of receiving them. We will keep you informed throughout the investigation and resolution process at all times.

### THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

### STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) we are a member of. All credit representatives of NewCo are members of this External Disputes Resolution Scheme. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Credit Ombudsman Service Limited, which can be contacted via:

- Telephone: 1800 138 422
- Online complaint form: <http://www.cosl.com.au/Make-a-complaint-intro>
- Website: <http://www.cosl.com.au>
- Mail: PO Box A252, Sydney South NSW 1235
- Fax: 02 9273 8440