

INTERNAL DISPUTE RESOLUTION PROCEDURES

Credit Representative details:	<p>Andrew Larcombe Credit Representative Number: 393064</p> <p>Vanessa Lewis Credit Representative Number: 415453</p> <p>Savinesh Prasad Credit Representative Number: 488581</p> <p>Darren Bowers Credit Representative Number: 388682</p> <p>Harman Singh Credit Representative Number: 502313</p> <p>John Legarda Credit Representative Number: 526578</p> <p>Philip Mairs Credit Representative Number: 535890</p>
Corporate Credit Representative details: (if applicable)	Credit Representative Name: Morbanx Pty Ltd Credit Representative Number: 415282
Licensee Details:	NewCo Financial Services Pty Ltd Australian Credit Licence: 385054

The above name credit representative (s) is/are authorised as a credit representative to engage in credit activities on behalf of the Licensee named above, our licensee may assist us with the investigation and resolution of your complaint.

We aim to provide the very best service for our clients. In the event that you are unhappy regarding any part of our service, our internal dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

Should you have a complaint about our services, please contact:

Morbanx Pty Ltd Complaints Officer:	NewCo Financial Services Pty Ltd Complaints Officers:
Andrew Larcombe	Nicholas Young
Managing Director	Complaints Officer
ADDRESS: PO Box 4154 Narre Warren South Vic 3805	ADDRESS: Level 1, 23-27 Wellington Street St Kilda Victoria 3182
PHONE: 0417 512 306	PHONE: 03 8508 6666
TOLL FREE: 1300 131 909	TOLL FREE: 1300 888 416
EMAIL: complaints@morbanx.com.au	EMAIL: complaints@newco.net.au

The Complaints Officer(s) are senior personnel in our organisation and in NewCo Financial Services Pty Ltd and have the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, post on social media site owned by our organization, email or in person. Please ensure you give us full particulars of your complaint.

If you are not satisfied with the response to your complaint, you may contact the Australian Financial Complaints Authority (AFCA) (of which we and NewCo Financial Services Pty Ltd are members) on:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3 Melbourne VIC 3001

If the complaint is about privacy and you are not satisfied with the outcome of our investigations, you may ask the Office of the Australian Information Commissioner to consider the complaint. The Information Commissioner can be contacted online at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint> or on 1300 363 992.

AWARENESS

All staff and credit representatives who deal with (or are likely to deal with) clients, are aware of the names, titles and telephone numbers of our and NewCo Financial Services Pty Ltd Complaints Officers.

Each staff member and credit representatives is also instructed in how to transfer a client who has a complaint to our Complaints Officer or NewCo Financial Services Pty Ltd Complaints Officer; and what client details to record if the Complaints Officers are for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the complaint relates). We and NewCo Financial Services Pty Ltd do not charge any fee in respect to any complaint.

TIMELINESS

We will provide a written acknowledgement of receipt of the complaint to the client within 24 hours (1 business day) or as soon as practicable unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to you as soon as possible, but within twenty one (21) or thirty (30) days of receipt of the complaint.

If we or NewCo Financial Services Pty Ltd are unable to deal with the complaint as it relates to a third party (for example, a lender), we or NewCo Financial Services Pty Ltd may ask you to contact the relevant third party.

For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty one (21) days.

Final responses to complaints not involving financial hardship should be received by you within thirty (30) days. If we cannot respond to you within relevant timeframes, we will inform you within thirty (30) days of the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) or, in the case of privacy complaints, to the Australian Information Commissioner.

We will have provided a final response to you 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 CLIENT

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint. We 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.

We will inform you of the contact particulars of our EDR Scheme and, for privacy complaints, the Australian Information Commissioner if you are not satisfied with the outcome of our investigating the complaint.

REMEDIES

If we accept the complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, EDR scheme rules, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

DATA COLLECTION

We will keep data concerning the 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 classify complaints accordingly. Subject to legal constraints including our privacy obligations, we will make available data collected in respect of the complaint upon request to the EDR Scheme, of which we are a member, and the Australian Securities and Investments Commission.

REVIEW

We will review our Internal Dispute Resolution Procedures at least every three (3) years to ensure that our complaints systems are operating effectively. *This document was reviewed on 01 October 2021*