

Complaints Information Brochure

Information for customers who have a concern or complaint

At Ferratum Australia Pty Ltd, we are dedicated to providing exemplary customer service. We also accept that despite our best efforts, sometimes things can go wrong. When this happens, we are determined to make them right again.

We really appreciate it when our customers let us know if they have a problem or complaint, so we can resolve the problem and ensure better customer experience next time. If you have a complaint or problem, please contact us via one of the methods below.

Post: Ferratum Australia Pty Ltd

Level 28, AMP Tower, 140 St Georges Terrace, Perth, WA 6000 Australia

Telephone: 02 6145 0126

Email: complaints@ferratum.com.au

Making a complaint

How to make a complaint

You can make a complaint by contacting us using the details provided above. To assist us in resolving your complaint as soon as possible, we will appreciate if you provide us with the following information when making a complaint:

- (a) details of your complaint including the associated issues and how you would like the complaint resolved; and
- (b) any documents or information you consider relevant.

When you make a complaint to us, we will:

- (a) acknowledge the receipt of your complaint;
- (b) give you the details of the person handling your complaint so that you can follow up if you want to;
- (c) work with you to try and resolve your complaint as soon as possible;
- (d) keep you informed of our progress; and
- (e) provide you with our final response within 30 days or earlier as required by law.

Resolving complaints:

We will try to resolve your complaint within 5 business days. If your complaint is particularly complex and therefore more time is required, we will advise you of the expected resolution date and keep you updated on our progress.

We aim to find a fair solution to your complaint using all relevant information and common sense.

FE-Classification: General\Anyone

We will act fairly and reasonably towards you in a consistent and ethical manner. In doing so, we will consider your conduct, our conduct and the contract between us. This may mean that during the course of our investigation further information may be requested from you to assist with our consideration.

We will keep you updated as to the progress of your complaint.

What if you remain unsatisfied?

If you do not agree with our decision or handling of your complaint, you can contact AFCA at:

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

AFCA is an external dispute resolution scheme that can review your complaint against us if it falls within its Rules. You should contact AFCA for details about its Rules.

Some questions you might have:

Is there a time limit on making complaints?

For some types of complaints, time limits do apply, so the sooner you inform us of a problem, the easier it will be to resolve. This is especially important when complaints involve hardship variations.

Is there a cost involved in making a complaint?

No. Our complaint resolution process is provided free of charge to you.

Will the information I provide be kept confidential?

Yes. It is protected by the same confidentiality and privacy standards that protect all your personal information provided to and held by us.

Can someone else make a complaint on my behalf?

Yes. However, you will need to provide us with written confirmation that you have authorised another person to lodge the complaint and to negotiate a resolution on your behalf.

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