



# Complaints and Disputes Resolution and Financial Hardship Guide

## About us

We (Advantage Financial Services Pty Ltd (Advantage) ABN 36 130 012 930 Australian Credit Licence 391202) manage complaints and consider hardship assistance for your lender (National Australia Bank Limited or Perpetual Trustees Victoria Ltd).

If you have a complaint or are experiencing hardship, Advantage will look after you.

## Complaints and Disputes Resolution Process

We are committed to providing a high level of service. However, there may be times where you may feel that this is not the case. We have a process to help resolve those disputes if you have a complaint. The effective handling of complaints and resolution of disputes is a key means of ensuring that the products and services offered by us are provided efficiently, honestly and fairly.

## How to make a complaint and the complaint process

If you are unhappy with a product or service we provide, or the way we handle personal information about you we'd like to hear about it. You can do so by writing, calling or emailing us with your complaint.

We may ask you to provide us with details of your complaint including:

- Your full name, address and contact phone numbers.
- Your account number (if applicable).
- A description of your complaint.
- Any additional documentation or information that may support your complaint and help us to resolve it.
- How you would like us to resolve your complaint.

We may ask for further information and request that you put the details of your complaint in writing to ensure your complaint is properly investigated.

Where your complaint is in relation to a broker or mortgage manager we may ask you to contact them to resolve the matter in the first instance.

### Our contact details are:

Phone: 1300 300 989

Email: [complaints@advantage.com.au](mailto:complaints@advantage.com.au)

Fax: 61 (3) 8618 4464

Mail: Complaints and Disputes Resolution Officer Advantage Financial Services Pty Ltd  
700 Bourke Street, Docklands VIC 3008

## Investigating a complaint

Most matters can be resolved quickly when you contact us. If your complaint requires it, we will investigate the matters you outline fairly and in a timely manner.

We will inform you of the progress of our investigations. We will provide you with the outcome of the investigation and the reason/s for our decision or inform you when we require more time to complete the investigation. If your complaint is about the way we handle credit information or credit eligibility information we hold about you, we may seek your agreement to extend the time for us to complete the investigation.

A complaint will not be investigated by a staff member who is involved in the subject matter of the complaint.

## Timeframes for response

We will try to resolve the matter as soon as possible. We will acknowledge your request within 1 business day of receipt of the complaint or as soon as practicable with you in person, on the phone or in writing. If within 5 business days we resolve the complaint to your satisfaction or can take no further action other than to provide an explanation and/or apology, we may not provide you with a written response, unless you request it or if your complaint relates to hardship. In most cases where your complaint cannot be resolved immediately, we will let you know in writing of the outcome usually within 21 days of receiving your complaint. In some cases a different timeframe applies.

If your dispute or complaint is credit-related involving default notices, hardship notices or requests to postpone enforcement proceedings, we'll work towards resolving your dispute or complaint within 21 days. If we don't have sufficient information about a hardship notice to make a decision, we'll request the information within 21 days of receiving your complaint, and you'll need to provide the information within 21 days of receiving the request. When we've received the information, we'll provide our response within 21 days. If we don't receive the information within the required 21 days, we'll provide a response within next 7 days. If agreement is reached with you about a hardship notice or request to postpone enforcement proceedings, we'll confirm the terms and conditions in writing within 21 days.

If there is no reasonable opportunity for us to provide a response within the timeframes detailed above because your complaint is particularly complex and/or there are circumstances beyond our control causing complaint management delays, we'll give you an advance notification informing you about the delay.

## How much will it cost?

We do not charge you for handling a dispute or complaint. We may charge you for providing you documents or statements if you ask for additional copies.

## Still not satisfied?

If you do not think we have resolved your complaint to your satisfaction or have not done so within the required timeframe you may take the matter free of charge to our External Dispute Resolution Scheme of which we are a member. Their details are as follows:

### Australian Financial Complaints Authority (AFCA)

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Also, for complaints about privacy, you can take your complaint to the Information Commissioner online at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint> or by contacting the Information Commissioner's office on 1300 363 992.

## Financial hardship process

We understand that sometimes you may face temporary periods of financial hardship.

This may arise where:

- you have lost your job, or there is a material reduction in your income;
- you have an unexpected illness or medical expenses;
- you experience a relationship breakdown;
- you experience a natural disaster; or
- you think you might be unable to make your repayments in the future due to some event.

If there is a reason why you cannot make your regular repayments, we may be able to help you by agreeing to vary your loan contract. The sooner you contact us, the easier it will be to assist you.

## What can we do?

The type of assistance we may give you will depend on your circumstances. We may be able to delay repayments for a set time without extending the term of your contract.

Alternatively, you may request that we negotiate with you to postpone any further action that we may take against you if we have served you a default notice.

## What do you need to do?

We have a dedicated team who are trained to work with you while you get back on your feet.

Contact the Customer Support Team on 1300 155 426 to discuss your situation if you are experiencing financial hardship as soon as possible.

## Important information

There is no guarantee that we will agree to change your contract or postpone any further action.

After we receive your application, along with any other information we may need to assess your situation, we will give you a written notice within 21 calendar days stating whether or not we agree to the change.

- If we agree, you will receive a written notice detailing the agreement within 21 days.
- If we refuse, we will provide you with reasons. You have the right to have the decision reviewed.

## Still not satisfied?

If we refuse your hardship application and you do think our decision needs to be reviewed, you may take the matter free of charge to our External Dispute Resolution Scheme of which we are a member. Their details are as follows:

### Australian Financial Complaints Authority (AFCA)

Website: [www.afca.org.au](http://www.afca.org.au)

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