Complaints Management Policy

We are committed to providing high-quality products and services to our customers. However, we recognise that sometimes things may not go as expected. If you are dissatisfied with our products, services, decisions, or the way we have handled a matter, we encourage you to let us know.

We will work with you to understand your concerns and aim to resolve your complaint fairly, efficiently and as quickly as possible.

This policy explains how you can make a complaint, what you can expect from us during the complaint handling process, and the timeframes that apply. It also provides information about your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with our response or if we have not resolved your complaint within the applicable timeframe.

How to lodge a complaint

If you have a complaint or dispute you can raise the matter with us by contacting us in one of the following ways:

Phone	Post	Email
Ph. 1300 613 182	Locked Bag 7000, Mount Waverley, Victoria 3149	dr@automotivelendingsolutions.com.au

Need help making a complaint

If you require additional assistance to raise your complaint please contact us using your preferred method and we will assess your situation to determine the best way to assist you. Alternatively you may appoint someone to manage the complaint on your behalf such as a family member, friend, legal representative or financial counsellor. We will talk to that person about your complaint if you authorise us to do so.

What happens after you've made a complaint?

We will review the information you provide and, where possible, work with you to resolve your complaint at the time it is raised.

If we are unable to resolve your complaint at first contact, we will undertake further investigation. In these circumstances, we will acknowledge receipt of your complaint either verbally or in writing within one business day, or as soon as reasonably practicable.

We are committed to resolving complaints fairly, efficiently and as quickly as possible. Where additional investigation is required, we will keep you informed about the progress of your complaint, including the reasons for any delays.

Once our investigation is complete, we will contact you to explain the outcome and discuss any available options to resolve your complaint. If we do not uphold your complaint, or are unable to provide the outcome you are seeking, we will explain the reasons for our decision and the information and findings relied upon in reaching that decision.

Where your complaint remains unresolved after 5 business days, or where the complaint relates to a financial hardship application, we will provide you with a written response unless you have advised us that you do not require one.
Our written response will include:

- The outcome of your complaint.
- The reasons for our decision.
- Information about the findings and material relied upon in reaching our decision.
- Details of your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), including AFCA's contact details.

We will provide you with a written response to your complaint within 21 calendar days where your complaint relates to financial hardship, a request to postpone enforcement proceedings, or a default notice. For all other complaints, we will provide a written response within 30 calendar days.

If we require additional information from you or, in exceptional circumstances, are unable to complete our investigation within the applicable timeframe, we will contact you to explain the reason for the delay and keep you informed of the progress of your complaint.

We will use plain English when communicating with you.

If you're unhappy with our response

If you're not satisfied with our response you can contact the Australian Financial Complaints Authority (AFCA). AFCA is external to Automotive Lending Solutions and provides a free and independent service to resolve complaints by consumers and small businesses about financial firms.

Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001