

### **Finlease Internal Dispute Resolution Process**

At Finlease, we aim to provide the best service for you, our clients.

To assist us in attaining the above goal, we have an Internal Dispute Resolution process in place to address any concerns or complaints you may have.

#### **FIRST CONTACT FOR COMPLAINT**

Complaints Person

Val Livings - Tel: (02) 9959 3122

(Operations Manager)

The complaints person is the senior personnel within Finlease & has the authority to deal with your complaint and negotiate relevant decisions to produce an outcome.

The complaint may be presented to us by either letter, telephone, email or in person.

Contact by mail:

Finlease (Australia) Pty Ltd

PO BOX 1013 North Sydney NSW 2059

Phone: 02 9959 3122

Fax: 02 9959 3677

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

If you are not satisfied with the outcome of the Internal Dispute Resolution Process, you have the option of contacting our External Dispute Resolution provider - Credit Ombudsman Service Limited on:

Freecall: 1800 138 422

Phone: 02 9273 8400

Website: [www.cosl.com.au](http://www.cosl.com.au)

Email: [info@cosl.com.au](mailto:info@cosl.com.au)

Complaints will be initially addressed by your broker & relationship manager in the first instance, and may be escalated to the Complaints Contact Person if they are unable to provide a satisfactory response.

We undertake to provide a written response to your complaint promptly (within 45 days) unless the complaint is resolved in the meantime. The response will outline the reasons for reaching the decision on your complaint and we will address the issues that are raised in your complaint. If appropriate, our response will refer to applicable Legislation, Codes or Procedures.

If we are unable to respond to your complaint within forty five (45) days, we will inform you of the reasons for the delay.

We will be deemed to have responded to your complaint if we:

- (a) Accept the complaint and, offer redress (if appropriate); or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.