

COMPLIMENTS AND CONCERNS

At Keylend, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

Compliments

Our representatives are always delighted to know that they have succeeded in making your experience a pleasant and successful one.

If one of our representatives has provided you with exceptional service in any way, please let us know using the details below, so that we can further encourage them via this feedback process.

Complaint or Dispute

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS

If you have a complaint, we request you follow these steps:

1. In the first instance, please contact the Lending Adviser who provided you with credit assistance.
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Compliance Officer as detailed below:
Telephone: 08 8210 0000 Monday to Friday 9am to 5pm (AEST)
Fax: 08 8210 0010
Email: compliance@keylend.com.au
Mail: Keylend Compliance, 81 The Parade, Norwood, SA, 5067
3. We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update you progressively.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by the Australian Financial Complaints Authority (AFCA). Please contact AFCA (contact details provided below) for further details.

KEEPING YOU INFORMED

Our Compliance Officer will acknowledge receipt of your complaint within 5 business days. If unable to resolve the complaint/dispute to your satisfaction within 5 business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you more time is needed to complete the investigation.

STILL NOT SATISFIED?

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may also refer the matter to the Australian Financial Complaints Authority at any time, but if our internal process is still in progress, AFCA may request that our internal process be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority (AFCA), which can be contacted via:

- Telephone: 1800 931 678
- Website: www.afca.org.au
- Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001
- Email: info@afca.org.au