



## Complaints and Dispute Resolution Guide

We do our best to provide a high level of service, but sometimes you may feel an issue has not been resolved to your satisfaction.

We have a free complaints and dispute resolution procedure that you can use.

### What is a complaint?

A complaint is an expression of dissatisfaction made to us, related to our products, or the complaints-handling process itself, where a response or resolution is expected.

### How the procedure works

#### Step 1 How to make a complaint

In most cases your complaint can be settled to your satisfaction simply by making us aware of it. You can raise these complaints with our staff in person or by telephone or in writing by letter, fax, memo, e-mail etc.

If the staff customer is unable by reasons of authority or experience to handle the matter they will refer your complaint to a more senior or experienced person. At this stage, in most cases your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

#### Step 2 Recording your complaint

All complaints and disputes will be recorded in our Complaints Register. Where a complaint cannot be resolved to your satisfaction immediately, you might have to answer some questions and complete a complaint form so that our management can properly investigate the complaint. If you need assistance completing the form, our staff can help you. When receiving a verbal complaint, the staff customer will complete the details of the complaint in the register on your behalf. The staff customer will then read the entry in the register to you and ask you to confirm that it is accurate.

#### Step 3 Notification

Where the staff member cannot immediately settle the complaint we will acknowledge receipt of it to you in writing within 2 working days. We will also advise you in writing of the procedures for investigating and handling your complaint.

#### Step 4 Investigation

Your dispute will then be fully investigated by our complaints officer and a decision made on the matter. You can contact our Complaints Manager as follows:

Name: Belinda Croker  
Address: 133 Alexander Street  
Crows Nest NSW 2065  
Phone: 1300 763 818  
Fax: 1300 763 819  
contact@instantcashonline.com.au

## Step 5 **How you will be informed of the outcome**

In most cases we will tell you the outcome in writing within 14 working days. Should there be exceptional circumstances causing a delay we will advise you. But, even in the most complex matters, the dispute should be resolved in a maximum of 21 working days.

## Step 6 **External dispute resolution**

If you are still not satisfied, you can go to our free external dispute resolution scheme. We are a member of the Credit Ombudsman Service Limited (COSL). COSL is an external dispute resolution scheme approved by ASIC.

Here are the contact details for COSL:

Credit Ombudsman Service Ltd  
Phone: 1800 138 422 or 02 9273 8400  
Mobile MMS: [info@cosl.com.au](mailto:info@cosl.com.au)  
Fax: 02 9273 8440  
Post: PO Box A252 Sydney South NSW 1235  
Website: [www.creditombudsman.com.au](http://www.creditombudsman.com.au)

If your dispute involves privacy issues and has not been resolved to your satisfaction, you will be referred to the Privacy Commissioner.

Here are the contact details for the Privacy Commissioner:

Privacy Commissioner  
Phone: 1300 363 992  
TTY: 1800 620 241 (this number is dedicated for the hearing impaired only, no voice calls)  
TIS: Translating and Interpreting Service: 131 450  
Post: GPO Box 5218 Sydney NSW 2001  
Fax: +61 2 9284 9666  
Email: [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

Details of how you can access these services will also be given to you when you are advised of the outcome of our investigation.

## Step 7 **After we respond**

Our Complaints Register will be updated showing the result. Wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

## **Things you should know**

If your complaint involves EFT transactions or privacy issues, the procedures may vary if the complaint is not immediately resolved. This is because more specific legislation or codes of practice may apply.

You are not obliged to pursue a dispute with us using our internal complaints and dispute resolution procedure. If you use the procedure, you may commence legal proceedings before, after or at the same time.

Our participation in the procedure is not a waiver of any rights we may have under the law, or under any contract between you and us, and this guide is not a contract between you and us.

## **Charge**

There is no charge for this guide or for you using our internal or external complaints and dispute resolution procedure.

However, our standard fees and charges may apply for making copies of documents or for retrieval of documents from archives, where requested by you.