

BENNETTO FINANCE

SUMMARY OF COMPLAINTS HANDLING PROCEDURES

INFORMATION FOR CLIENTS

Bennetto Finance Pty Ltd (“Bennetto Finance”) offers clients Internal and External Dispute Resolution Procedures. Clients are encouraged to initially try to resolve any complaints or disputes through the Internal Dispute Resolution Procedures. If a complaint cannot be successfully resolved using the Internal Dispute Resolution Procedures, the complaint will be referred to the External Dispute Resolution Scheme, the Australian Financial Complaints Authority (“AFCA”).

Complaints may be made verbally (by telephone or in person) or in writing either by email or sent to our office. Bennetto Finance will attempt to deal with your complaint in a prompt and efficient manner. Bennetto Finance will follow the procedures outlined below to ensure that your complaint is resolved as promptly as possible and by no later than the timeframes outlined in “Attachment 1” to this Summary of Complaints Procedures. Some complaints can be resolved more quickly depending on the facts and the nature of the complaint. If the complaint is more complex and takes longer, we will communicate the reasons for the delay.

Our Complaints Officer is Mr Don MacLeod and he will assist you if required in making your complaint so that all relevant facts are provided. Such assistance may include providing you with information about our Internal Dispute Resolution Procedures in a language other than English, in larger print, in Braille or audio tape. We will also offer to provide you with translation services if required. You may also wish to appoint a representative to lodge a complaint on your behalf and deal with us in relation to the investigation of your complaint. Such a representative may be your financial counsellor, legal representative, a family member or a friend.

The Internal Dispute Resolution Procedures adopted by Bennetto Finance are free of charge and aim to provide you with feedback during the investigation of your complaint and you can contact the Complaints Officer at any time to obtain feedback on the status of your complaint.

The following process will be followed to review, investigate and attempt to resolve your complaint under our Internal Dispute Resolution Procedures:

- i. Once a complaint is communicated to Bennetto Finance, we will listen to your complaint or review your written complaint and ascertain the key issues of your complaint. The Complaints Officer reviews and investigates all complaints.
- ii. We will acknowledge receipt of your complaint within one business day of receiving it, or as soon as practicable. This acknowledgement of receipt may be verbal or in writing. In determining the appropriate method of communication,

we will take into account how you lodged your complaint and any preferences you may have expressed about communication methods.

- iii. The Complaints Officer may ask you to provide specific or additional information so that he can ascertain all relevant facts. You are invited to provide as much information as you think is relevant to the complaint and you should include full details of the complaint, any relevant supporting data and what you require to remedy the situation.
- iv. The Complaints Officer will confirm the key issues of your complaint either verbally or in writing and keep in regular contact with you while the complaint is being investigated and assessed and you will be advised as to the current status of the investigation. You may contact the Complaints Officer at any time during our assessment and investigation of your complaint and obtain feedback on the status of your complaint.
- v. The Complaints Officer will undertake an internal assessment and investigation based on the facts provided in your complaint.
- vi. The Complaints Officer will then deal with the complaint on the facts and contact you should any additional information be required.
- vii. The Complaints Officer will consider all information available regarding the complaint and Bennetto Finance will issue you a formal response and either:
 - a. Accept the complaint and offer a remedy;
 - b. Offer a remedy without accepting the complaint; or
 - c. Reject, or partially reject, the complaint and provide reasons for such rejection.
- viii. The formal response to you will identify and address the issues raised by you in the complaint, will set out our findings and refer to information that supports the findings and provide enough detail for you to understand the basis of our decision to enable you to be fully informed should you decide to escalate the matter to AFCA.
- ix. Remedial action can be a variety of alternatives and may range from an apology to financial compensation. Where a financial remedy is considered appropriate, the aim is to provide fair compensation for any loss you have suffered;
- x. If you feel that the response to your complaint from Bennetto Finance does not fully address the issues raised and you feel that your complaint is not resolved to your satisfaction, then the Complaints Officer will:
 - a. Inform you that you have the right to pursue your complaint with the External Dispute Resolution Scheme i.e. AFCA; and
 - b. Provide details of how you can access AFCA.