

COMPLAINTS AND DISPUTES RESOLUTION

Complaints and Disputes Resolution Process

Advantedge Financial Services Pty Ltd (Advantedge) is committed to the effective handling of complaints and resolution of disputes and sees this as a key means of ensuring that the products and services offered by Advantedge are provided efficiently, honestly and fairly.

Advantedge's complaints and disputes resolution procedures have been created to meet the requirements of the Credit Ombudsman Scheme Limited (COSL) and the MFAA Code of Practice and Australian Standards.

How to Make a Complaint and the Complaint Process

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

1. Lodge your complaint with our Complaints and Disputes Resolution Officer by writing, calling or emailing us and we will try to resolve the matter as soon as possible. We may require that you provide us with the following information:
 - Your full name, address and contact phone numbers
 - Your account number (if applicable)
 - A description of your complaint
 - Any additional documentation or information that may support your complaint and help us to resolve it
 - How you would like your complaint to be resolved
2. We may ask for further information and request that you put the details of your complaint in writing to ensure your complaint is properly investigated.
3. Where your complaint is in relation to a broker or mortgage manager we may ask you to contact them to resolve the matter in the first instance.

Our contact details are:

Phone: 61 (3) 8616 1377 or 61 (3) 8616 1000
Email: complaints@advantedge.com.au
Fax: 61 (3) 8618 4464

Postal Address:

Complaints and Disputes Resolution Officer
Advantedge Financial Services Pty Ltd
P.O Box 626 Collins Street West
Melbourne Vic. 8007

Investigating a complaint

A complaint will not be investigated by a staff member that is in any way involved in the subject matter of the complaint.

Timeframes for response

If your complaint cannot be resolved immediately, we will acknowledge your request within 2 business days of receipt of the complaint. We will also advise the procedures we will follow in investigating and handling your complaint. We will keep you up to date in regards to the progress of complaint investigations and will endeavour to respond to your complaint within a maximum of 45 business days from the date you lodged the complaint with us.

Our response will be in writing and will advise you of the outcome of the investigation and the reason/s for our decision or inform you that more time is required to complete the investigation.

Still not satisfied?

If you do not think we have resolved your complaint to your satisfaction or have not done so within 45 days you may take the matter free of charge to our External Dispute Resolution Scheme of which we are a member. Their details are as follows:

Credit Ombudsman Service Limited

Freecall: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9267 3125
Email: info@creditombudsman.com.au

Website: www.cosl.com.au

Mail: The Ombudsman
COSL
PO BOX A252
Sydney South NSW 1235