

OUR EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME

If you do not think we have resolved your complaint to your satisfaction, you may refer the matter to an EDR scheme. You may also refer the matter to an EDR scheme at any time, but if our internal process is still in progress, they may request that our IDR processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority and their contact details are below:

EDR (LICENSEE and credit representative)

Name

AFCA Member Number Email
Phone Number Address

42176

info@afca.org.au

1800 931 678
GPO Box 3, Melbourne VIC 3001, Australia

REPAYMENT DIFFICULTIES

If you are struggling with meeting your repayments, lenders have hardship teams ready to help clients in tough times. You should call your lender to discuss your options with regards to hardship variations.

THINGS YOU SHOULD KNOW

We don't provide legal, financial or taxation advice unless specified in a separate contract. It is important you understand your legal obligations under the credit contract, and the financial consequences.

As a duty of care, we recommend that you seek professional advice in regards to insurance products such as life cover, total and permanent disability (TPD) insurance, trauma insurance and income protection insurance. It is the responsibility of the applicant/s to maintain loan repayments and we strongly recommend that you seek insurance advice with regards to risk management and financial planning.

We will inform you of any potential conflict of interest or relationship that could reasonably be expected to influence our recommendation.