

# Complaints and Dispute Resolution Procedure

Vow Financial Pty Ltd (ABN: 66 138 789 161/Australian Credit Licence: 390261)

We, at Vow Financial, believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

Vow Financial is one of Australia's largest finance aggregators with a national network of more than 650 brokers that collectively have loans under management of about \$16 billion.

## Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your broker or lodging the complaint directly with Vow Financial.

You can lodge complaints with Vow by contacting the Complaints Officer by:

- telephoning 1300 656 922,
- e-mailing [complaints@vow.com.au](mailto:complaints@vow.com.au),
- writing to PO Box H265, Australia Square, NSW 1215, or
- speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
4. we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

## Timeframes for response

If your complaint cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you updated of the progress and, if resolution takes longer than five (5) business days, provide you with a written final response no later than 45 days from the date of the complaint. If resolution cannot be achieved within 45 days, we will provide a written explanation as to the reason.

### Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is CIO (Credit and Investments Ombudsman).

**Free call:** 1800 138 422  
**Phone:** 02 9273 8400  
**Fax:** 02 9273 8440  
**Email:** [info@cio.com.au](mailto:info@cio.com.au)  
**Website:** [www.cio.org.au](http://www.cio.org.au)  
**Mail:** Case Management Team  
C-/Credit and Investments Ombudsman  
PO Box A252  
Sydney South NSW 1235

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.