

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 (02) 8226 8327,
- e-mailing 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.

We will endeavour to resolve your complaint quickly and fairly.

Our external dispute resolution scheme

If your complaint has not been resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA), which is an independent dispute resolution scheme for financial services complaints.

Free call: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Post: GPO Box 3
Melbourne, VIC, 3001

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