



## Dispute Resolution Policy

### Australian Capital Financial Services Pty Ltd

Although Australian Capital Financial Services strives to prevent situations where a customer finds it necessary to make a complaint by working hard to keep customers satisfied, it is inevitable that from time to time complaints will arise. ACFS staff and management understand the importance of this feedback and believe that if handled well the information obtained can be a valuable learning opportunity.

If you have a concern about any of our products or the service you have received we want to hear from you. We are happy to accept your feedback in person or by phone/fax at any of our locations. Full location details may be accessed via our website at [www.australiancapital.com.au](http://www.australiancapital.com.au) or you can ring 02 9731 7088.

Alternately Jim Baird – Complaints Contact Person or Deputy Contacts Person Amanda El Jer may be contacted by any of the following methods:

- ✉ Email: [feedback@australiancapital.com.au](mailto:feedback@australiancapital.com.au)
- ✉ Fax: (02) 9731 7099
- ✉ By letter: Unit 2 / 4 Gerves Drive, Werribee VIC 3030

The Complaints Contact Person will assist you with handling the complaint and advise you if any further information is needed. The Complaints Contact Person will liaise with managers and staff to find answers for you and if appropriate determine a fair remedy. You will be informed of the decision and the reasons for that decision.

If you are not satisfied with the result of your complaint you may wish to contact The Australian Financial Complaints Authority.

It is ACFS policy to acknowledge and resolve disputes as soon as it is practical. If you have chosen to email, fax or write us with a complaint you will receive an acknowledgement so you know that we have received it.

Unless there are exceptional circumstances, we will in all instances respond to your complaint within 21 days of receipt of the initial complaint.

If we are unable to resolve the complaint within 21 days we will:

- ✉ Inform you of the reasons for the delay
- ✉ Specify a date when a decision can be reasonably expected; and
- ✉ Notify you of your right to contact The Australian Financial Complaints Authority

All complaints will be processed at no charge to you.

The Australian Financial Complaints Authority may be contacted as follows:

- P: 1800 931 678 (Free Call)
- E: [info@afca.org.au](mailto:info@afca.org.au)
- M: GPO Box 3  
Melbourne VIC 3001
- W: [www.afca.org.au](http://www.afca.org.au)