



Makes Cents Financial

Making Finance Make Cents.

📞 1300 172 173

✉️ approvals@makescentsfinancial.com.au

🌐 www.makescentsfinancial.com.au

Our Internal Resolution Process

Introduction

Makes Cents Financial Pty Ltd t/as Makes Cents Financial (ABN 18 698 399 807), **Authorised Credit Representative #579450** of **Connect Asset Finance Pty Ltd** (ABN 37 679 877 180), Australian Credit Licence **566884**, is committed to providing all our customers with excellent service.

However, if you believe we have not adequately met our obligations, or you have a complaint about any of our services, we encourage you to let us know so we can resolve the matter to your satisfaction.

What is a complaint?

A complaint is defined in **AS/NZS 10002:2014** and recognised by ASIC as:

"An expression of dissatisfaction made to or about an organisation, related to its products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required."

Any person who is dissatisfied with our service, for any reason, may contact us to make a complaint.

Sometimes we may receive negative feedback that does not constitute a formal complaint and therefore may not require a formal resolution or follow-up. While we welcome all customer feedback, this policy applies only to formal complaints.

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How to lodge a complaint

If you have a complaint and have been unable to resolve it directly with the staff member involved, we encourage you to contact our Complaints Officer using any of the following methods:

- **In person:** 60 Terranora Road, Banora Point NSW 2486
- **In writing:** Complaints Officer, Makes Cents Financial Pty Ltd, 60 Terranora Road, Banora Point NSW 2486
- **Phone:** 1300 172 173
- **Email:** admin@makescentsfinancial.com.au
- **Website:** www.makescentsfinancial.com.au

When making a complaint, please provide:

- Your name and contact details.
- Details of the services we provided.
- The nature of your complaint.
- Details of the employee or representative involved (if applicable).
- Copies of any supporting documentation or correspondence.

Extra assistance

If you require additional assistance in making or resolving your complaint, including language interpretation services or other accessibility support, please let our Complaints Officer know. We will make every reasonable effort to accommodate your needs.

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Our complaint resolution process

Upon receiving a complaint, our Complaints Officer will endeavour to acknowledge receipt within **one business day**, using the same communication method by which the complaint was received, or another method requested by you.

This initial contact will acknowledge receipt of your complaint and advise that we will investigate the matter with the aim of resolving it as quickly as possible.

Our Complaints Officer will investigate your complaint fairly, respectfully and objectively, with the intention of resolving the matter within **five (5) business days** where possible.

Where this is not possible, we will provide a written response within the maximum regulatory timeframe of **30 calendar days** from the date the complaint was received.

Unless your complaint has been resolved to your satisfaction within five business days, our written response will include:

- Details of the complaint received.
- Contact details of our Complaints Officer.
- The outcome of our investigation, including the steps taken.
- An explanation of our decision and the reasons for it.
- Information about your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) if you remain dissatisfied.



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External Dispute Resolution

If you are not satisfied with the outcome of our internal complaints process, you may refer your complaint to the **Australian Financial Complaints Authority (AFCA)**.

AFCA provides fair, independent and free dispute resolution services for consumers.

Connect Asset Finance Pty Ltd (Australian Credit Licence **566884**) is a member of AFCA. **AFCA Membership Number: 112691.**

AFCA's contact details are:

- **Website:** www.afca.org.au
- **Email:** info@afca.org.au
- **Telephone:** 1800 931 678 (free call)
- **Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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