



INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING

[Glenavon Finance] [ABN 14 707 392 625]

Glenavon Finance is committed to client service and satisfaction.

What if I have a complaint?

Glenavon Finance has developed internal dispute resolution procedures to assist you to resolve a complaint or dispute about our services. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called Credit Ombudsman Service Ltd.

How to make a complaint

In the first instance, please contact David Young to submit your complaint. We would like to be the first to know if you are not happy with our services. You can contact us verbally or in writing. David Young may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

Glenavon Finance's response

We will:

- (a) confirm receipt of your complaint within 7 days; and
- (b) endeavour to resolve your complaint within 45 days. If your complaint is complex, we will endeavour to resolve it within 45 days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response.

If your complaint is not satisfactorily resolved by Glenavon Finance within a reasonable period of time, you can escalate your complaint to our finance aggregator, Connective on 1300 656 637 or Level 5, 530 Collins St, Melbourne VIC 3000.

If appropriate, we may also refer the complaint to Connective for independent consideration or input.

What if I am still not satisfied?

If you are still not satisfied with the outcome, you have the option at any time to contact the Credit Ombudsman Service Ltd, on 1300 780 808 or info@creditombudsman.com.au or at Level 6, 50 Park St, Sydney NSW 2000.