

# Complaints & Concerns

We aim to provide the very best service for our clients. In the event that you are unhappy regarding any part of our service, our dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

Elie Ayoub & John Cassar are authorised as a credit representatives to engage in credit activities on behalf of Invictus Finance Solutions Pty Ltd (ACN 126 082 960) (Australian Credit Licence number 392962), who may assist us in the investigation and resolution of your complaint.

Should you have a complaint about our services, please contact:

<b>INVICTUS FINANCE SOLUTIONS COMPLAINTS OFFICER:</b>
NAME: Elie Ayoub
POSITION: Director
ADDRESS: 2 Doncaster Road, BALWYN NORTH, VIC, 3104
PHONE: 03 9486 7888
EMAIL: <a href="mailto:elie@invictusfinance.com.au">elie@invictusfinance.com.au</a>

The Complaints Officer is a senior personnel in our organisation and has the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, email or in person. Please ensure you give us full particulars of your complaint.

If you are not satisfied with the response to your complaint, you may contact the Australian Financial Complaints Authority (of which Invictus Finance Solutions Pty Ltd are members) on:

Phone: 1800 931 678

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3, Melbourne, VIC, 3001

If the complaint is about privacy and you are not satisfied with the outcome of our investigations, you may ask the Office of the Australian Information Commissioner to consider the complaint. The Information Commissioner can be contacted online at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint> or on 1300 363 992.

If you have a complaint, we request you follow these steps:

The management and tracking of all complaints is to be carried out by Elie Ayoub, Director, Invictus Finance Solutions Pty Ltd, and details should preferably be forwarded via email to [elie@invictusfinance.com.au](mailto:elie@invictusfinance.com.au)

1) Receiving complaints

Complaints may initially be accepted by any staff within Invictus Finance Solutions and may be made via telephone, facsimile or email. Details to be included:

- Name and contact details of the complainant
- Description of the complaint
- Name of Staff Member or Loan Consultant about whom the complaint is being made (if applicable)
- Outcome sought

2) Confirmation of receipt of complaint

We will provide a written acknowledgement of receipt of the complaint to the client within 24 hours (1 business day) or as soon as practicable unless the complaint is otherwise resolved in the meantime.

3) Response to the complainant

We will ensure that a final response is given to you as soon as possible, but within thirty (30) days of receipt of the complaint.

If we are unable to deal with the complaint as it relates to a third party (for example, a lender), we may ask you to contact the relevant third party.

For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty one (21) days.

Final responses to complaints not involving financial hardship should be received by you within thirty (30) days.

If we cannot respond to you within relevant timeframes, we will inform you within thirty (30) days of the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA) or, in the case of privacy complaints, to the Australian Information Commissioner.

We will have provided a final response to you if we:

- (a) Accept the complaint and, if appropriate, offer redress, or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

#### 4) Complaint recording and tracking

The Director, upon receipt of the initial complaint, will arrange for the recording of all information within the Complaints Register and allocation of a Complaint Identification Reference Number. Information to be recorded within the register includes:

- Date of receipt of complaint
- Name of complainant
- Description of the complaint
- Person about whom complaint received (if applicable)
- Due date for response
- Resolution of complaint
- Indication of acceptance or decline of resolution by complainant
- Date of final resolution (if applicable)
- Indication of further action to be taken by complainant (if applicable)

#### 5) Assessment and investigation of the complaint

Each complaint will be assessed by the Director in terms of severity, implication, complexity, impact and the time-frame of action.

The Director may seek the assistance of other Invictus Finance Solutions staff members in the investigation of the complaint. Outside parties (for example, Lenders) may also be requested to assist or provide information where applicable.

The level of investigation required will be dictated by the severity of the complaint and all reasonable effort is to be made to fully investigate each and every complaint.

The Director, in conjunction with any other appropriate party/ies, will decide on the appropriate resolution or response to the complainant.

### THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

### KEEPING YOU INFORMED

Up-to-date status of the complaint will be maintained in our Complaints register at all times and will be made available to the complainant at any time upon request.

## STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme’s terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority, which can be contacted via:

- Telephone: 1800 931 678
- Website: <http://www.afca.org.au/>
- Mail: GPO Box 3, Melbourne, VIC, 3001
- Fax: 03 9613 6399

## REVIEW

We will review our Dispute Resolution Procedures at least every three (3) years to ensure that our complaints systems are operating effectively. *This document was reviewed on 1<sup>st</sup> October 2021*