

## COMPLAINTS DISPUTE RESOLUTION PROCESS

Launch Finance Pty Ltd (“Launch”) and its Credit Representatives are committed to the effective handling and resolution of client complaints. We see this as a key means of ensuring that we continue to offer services efficiently, honestly and fairly.

This dispute resolution process has been developed to ensure that we meet the requirements of the Credit and Investments Ombudsman (“CIO”), the professional code of conduct set down by the Mortgage and Finance Association of Australia (“MFAA”) and the Australian Standards and relevant legislation.

### What is a complaint?

The credit legislation has adopted the definition of complaint given in Australian Standard ISO 10002-2006, which is as follows:

*“An expression of dissatisfaction made to an organisation, related to its products or services, or the complaint handling process itself, where a response or resolution is explicitly or implicitly expected.”*

### How can I make a complaint?

You can make a complaint by either writing, email, telephone or in person by contacting your Credit Representative or directly contacting the Operations manager at Launch.

If you wish to make a complaint directly to Launch, the contact details are as follows:

Telephone: 08 9367 4222  
Email: [operationsmanager@launchfinance.com.au](mailto:operationsmanager@launchfinance.com.au)  
By mail: PO Box 148, South Perth WA 6951  
In person: Suite 43, 11 Preston Street, Como WA 6152

If you make a complaint directly to your Credit Representative, he or she will contact you as soon as practicable and will endeavour to resolve the issues you have raised in your complaint. If your Credit Representative is unable to resolve the complaint to your satisfaction within 5 business days of receiving the complaint, the Credit Representative is required to refer your complaint to the Operations Manager at Launch.

The Operations Manager at Launch will then commence an investigation into the issue raised in your complaint, which will include contacting the Credit Representative to discuss the issues, reviewing your client file and where necessary, requesting further information. The Operations Manager will liaise with you and keep you updated on the progress of your complaint.

We will provide you with a comprehensive response as soon as possible, but in any event, within 45 days (unless your complaint relates to hardship, enforcement proceedings or default notices – in which case we will respond within 21 days).

The comprehensive response will address each of the issues raised in your complaint, and provide a determination which will involve one of the following:

1. Accept the complaint and offer a remedy (where appropriate);
2. Offer a remedy without accepting the complaint; or
3. Reject the complaint.

In circumstances where a remedy is offered, we will take into account the loss or damage suffered by you as a result of the credit advice, relevant legal principles, EDR scheme rules, the MFAA code of conduct and our own internal policies and procedures.

### **What if you are not happy with our response?**

Once you have received our comprehensive response, if you are not happy with the remedies offered (where applicable), you are entitled to escalate your complaint to the CIO, which is the approved external dispute resolution scheme of which Launch is a Licensee member. You can lodge your complaint with CIO by contacting:

Free call: 1800 138 422  
Phone: (02) 9273 8400  
Fax: (02) 9273 8440  
Email: [info@cio.org.au](mailto:info@cio.org.au)

If your complaint relates to the privacy of your information and you are not satisfied with the outcome of our investigations, you may ask the Office of the Australian Information Commissioner (“OAIC”) 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.