



FINANCE SOLUTIONS

INTERNAL DISPUTE RESOLUTION PROCEDURES

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 internal dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

BDO Corporate Finance Ltd ('Finance Solutions', 'BDO', 'we' 'us') is licensed under the National Consumer Credit Protection Act 2009. The details of our licence and authorised credit representatives follow.

Our Credit Licensee - BDO Corporate Finance Ltd

Australian Business Number 54 010 185 725

Australian Credit Licence Number 245513

Authorised Credit Representatives

Marie Ryan

Credit Representative 519653

Level 10, 12 Creek St,
Brisbane QLD 4000

Phone 07 3237 5611

Fax 07 3221 9227

Mobile 0432 831 474

Email marie.ryan@bdo.com.au

Darren Stacey

Credit Representative 519665

Level 10, 12 Creek St,
Brisbane QLD 4000

Phone 07 3237 5608

Fax 07 3221 9227

Mobile 0417 945 225

Email darren.stacey@bdo.com.au

Most complaints can usually be fixed quickly. In the first instance, please contact one of our Credit Representatives whose details are included above. Alternatively, contact our Complaints Officer:

Complaints Officer

Andrew Fielding

BDO Corporate Finance Ltd - Complaints Officer

Level 10, 12 Creek St, Brisbane QLD 4000

Phone 07 3237 5886

Fax 07 3221 9227

Email andrew.fielding@bdo.com.au

The complaint need not be in writing and may be presented by any reasonable means. For example, letter, telephone, post on social media site owned by our organisation, email or in person.

Please ensure you give us full particulars of your complaint.

If your complaint cannot be satisfactorily resolved within 30 days of notification, you may take the matter - free of charge - to an External Disputes Resolution Scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). Details of AFCA are provided below.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

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 www.oaic.gov.au/privacy/privacy-complaints or on 1300 363 992.

Awareness

All staff and consultants who deal with (or are likely to deal with) clients, are aware of the names, titles and telephone numbers of our Credit Representatives and Complaints Officer.

Each staff member and consultant is also instructed in how to transfer a client who has a complaint to our Credit Representatives or Complaints Officer and what client details to record if they are for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the complaint relates). We do not charge any fee in respect to any complaint.

Timeliness

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

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.

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:

- accept the complaint and, if appropriate, offer redress, or
- offer redress without accepting the complaint; or
- reject the complaint.



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Written response

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint. We will adequately address the issues that are raised in the complaint.

Where practicable, our response will refer to applicable provisions in Legislation, Codes, Standards or Procedures.

We will inform you of the contact particulars of our External Disputes Resolution Scheme and, for privacy complaints, the Australian Information Commissioner if you are not satisfied with the outcome of our investigation of the complaint.

Remedies

We will always seek to ensure that remedies are fair. In considering an appropriate remedy, we will have regard to the applicable legal principles, relevant codes of conduct, fairness to the complainant and good practice.

Where possible the complainant and a Responsible Manager will meet to allow both parties to more openly discuss the matter. That meeting should be regarded as a settlement meeting and take place after a full investigation of the complaint.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, External Dispute Resolution Scheme rules, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

Data collection

We will keep data concerning the complaint in such form and manner as we think fit and will enable analysis according to:

- a) Type of complaint
- b) Subject of complaint
- c) Outcome of complaint
- d) Timeliness of response.

So that we can identify any systematically recurring problems, we will classify complaints accordingly.

Subject to legal constraints including our privacy obligations, we will make available data collected in respect of the complaint upon request to Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328 (our aggregator of which we are a member), Australian Financial Complaints Authority (the External Dispute Resolution Scheme of which we are a member), and the Australian Securities and Investments Commission.

Review

We will review our Internal Dispute Resolution Procedures at least every three (3) years to ensure that our complaints systems are operating effectively.

Questions?

If you have any questions about our internal dispute resolution procedures or anything else about our services, just ask at any time. We're here to help.

BDO Finance Solutions

Level 10, 12 Creek St, Brisbane Qld 4000

Phone: 07 3173 5568

Fax: 07 3221 9227

Email: finance.solutions@bdo.com.au

Website: www.bdo.com.au/en-au/services/advisory/finance-solutions