

Dispute Resolution

Australian Capital Financial Services Pty Ltd Australian Credit Licence Number 389471 offers its clients both an internal and an external dispute resolution process that are readily accessible and free.

When Does a Dispute Arise?

A dispute arises if you are dissatisfied with Australian Capital Financial Services Pty Ltd's products, services or our complaints handling process itself and a response or resolution is expected.

Internal Dispute Resolution

To use our internal dispute resolution process, please use the following contact details:

The IDR Officer

Level 4, 25 Prowse Street

West Perth WA 6005

Phone: 08 9420 1401

Email: complaints@commitco.com.au

If the IDR officer will notify you in writing or telephone of the outcome and provide reasons for the outcome. If you are still not satisfied with the outcome of a dispute, you can refer the matter to our external dispute resolution scheme. We aim to resolve complaints within 5 business days.

You are not obliged to pursue a dispute with Australian Capital Financial Services Pty Ltd using its internal dispute resolution procedure.

If you do use the internal dispute resolution procedure, you may commence legal proceedings before, after or at the same time as using the internal dispute resolution procedure.

Australian Capital Financial Services Pty Ltd's participation in the internal dispute resolution procedure is not a waiver of any rights it may have under the law or under any contract between you and Australian Capital Financial Services Pty Ltd. An example of a contract between you and Australian Capital Financial Services Pty Ltd may be a loan contract, a guarantee or the terms and conditions of an account.

External Dispute Resolution

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You must attempt to resolve your complaint with us before contacting our external dispute resolution scheme. If you have a complaint which remains unresolved after speaking to our IDR officer, you can contact our external dispute resolution provider or get legal advice.

Our external dispute resolution provider is:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne

VIC 3001

Phone: 1300 931 678

Website: www.afca.org.au

Further information regarding AFCA including their Terms of Reference is available from their office or on their website.