

SECTION 1 - COMPLAINTS: DISPUTE RESOLUTION PROCEDURES

For FAST Staff & FAST Brokers and their Loan Consultants Only

FAST Complaint handling process, for reference by FAST staff and for the information of FAST Brokers and their Loan Consultants. These are the steps that must be followed by a FAST staff member and FAST Broker and their Loan Consultants if a dispute arises.

FAST is committed to the effective handling of complaints and resolution of disputes and sees this as a key means of ensuring that the services offered by FAST and its brokers are provided efficiently, honestly and fairly.

FAST's complaints and disputes resolution procedures have been created to meet the requirements of the Australian Financial Complaints Authority (AFCA), ASIC, MFAA Code of Practice, Australian Standards and relevant laws.

Every staff member and broker needs to understand and follow these procedures.

The procedures outlined in Section 2 of this document are also published on the FAST website for client reference and the FAST broker's document library for FAST broker's and their Loan Consultant's reference.

Who is FAST?

Finance & Systems Technology Proprietary Limited (ABN 86 092 660 912) trading as FAST is a Credit Representative of BLSSA Pty Ltd, Credit Representative No. 392527. BLSSA Pty Ltd ABN 69 117 651 760, Australian Credit Licence 391237. BLSSA may assist us in the investigation and resolution of your complaint. Each is a member of the National Australia Bank Limited Group.

What is a complaint?

A complaint is defined in AS ISO 10002-2006 as:

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

Complaints may be made against one of FAST's brokers, FAST itself, against a FAST broker who is also a Credit Representative of BLSSA Pty Ltd, or against a FAST broker who is a Credit Representative of another Australian Credit License holder.

Procedures

For complaints against FAST or against one of FAST's brokers, a client may make a complaint in any format, for example by telephone, letter, e-mail or in person and may lodge the complaint with their FAST broker, or FAST directly by contacting the FAST Complaints Officers:

First point of contact at FAST:	Second point of contact at FAST:
FAST Complaints Officer:	FAST Deputy Complaints Officer:
Phone: 0436 854 037	Phone: 0477 746 848
Email: FAST.Complaints@fastgroup.com.au	
Mail: FAST Complaints Officer, Level 10, 700 Bourke Street Docklands VIC 3008	

For complaints against one of FAST's brokers who is also a Credit Representative of BLSSA Pty Ltd, a client may make a complaint in any format, for example by telephone, letter, e-mail or in person and may lodge the complaint with you or BLSSA directly by contacting the BLSSA Complaints Officers:

First point of contact at BLSSA:	Second point of contact at BLSSA:
Complaints Officer:	Deputy Complaints Officer:
Phone: (03) 8616 1443	Phone: (03) 8616 1443
Fax: (03) 8616 1918	Fax: (03) 8616 1918
Email: resolutions@BLSSA.com.au	
Mail: BLSSA Advice Complaints, Level 10, 101 Collins Street Melbourne VIC 3000	

For complaints against one of FAST's brokers who is a Credit Representative of another Australian Credit License (ACL) holder, a client may make a complaint direct to the ACL holder and these details can be obtained from their broker or documentation supplied.

What to do if you receive a complaint?

If you receive a complaint directly from a client about a credit service you have provided, you should make an assessment of the matter to determine whether it is a **minor grievance** or a **formal complaint**.

A **minor grievance** is a complaint that you may be able to resolve within five business days by:

- Calling the client to advise them of the status of their loan application. These types of complaints may relate to settlement delays, errors or delays with loan documentation or service issues.
- Calling the client to apologise and/or provide an explanation in relation to any misunderstanding of the application and settlement process or applicable fees and charges, or about service or privacy issues.

For more information about the procedures required to be followed when dealing with a minor grievance, please refer to Dealing with minor grievances below.

A **formal complaint** includes:

- Any matter which you will not be able to resolve in five business days.
- Any matter involving compensation, refund of fees and/or interest.
- Any complaint from a lawyer, regulatory body, consumer advocacy centre, Tribunal Ombudsman or EDR Scheme.
- Any allegations of fraud or misleading or deceptive conduct.
- Any allegation of irresponsible lending, maladministration or negligence.
- Any allegation of a breach of legislation or common law.

For more information about the procedures required to be followed when you receive a formal complaint, please refer to Dealing with formal complaints below.

Dealing with minor grievances

As a FAST broker, if you are able to deal with a complaint or grievance within five business days of receiving it, you should investigate the matter and respond to your client. Please note that you should always acknowledge the grievance as soon as possible.

If you identify that there are steps required in the resolution of the matter or amendments required to your processes to correct any issues, you should complete those actions as soon as possible.

If the client is happy with your resolution and the matter is resolved within five business days, you are not required to notify FAST or BLSSA and you are not required to send a final response in writing to the client.

Note that you are required to input details into a complaints register. This can be helpful if you need to provide relevant information about the complaint if called to do so in the future.

If the client is not happy with your resolution or the matter is not resolved within five business days, you **must** report the matter to the FAST or BLSSA Complaints Officers for their ongoing management. The matter is considered to be a formal complaint – please refer to *Dealing with formal complaints* below.

If you require assistance with managing a minor grievance, please contact the FAST or BLSSA Complaints Officers for guidance.

Dealing with formal complaints

As soon as you receive a formal complaint, or it becomes apparent that you are not able to resolve a minor grievance to the client's satisfaction within five business days, you must immediately notify the FAST or BLSSA Complaints Officers via the contact details noted above. Referral of the complaint may be made by forwarding a copy of the original complaint and the following information (if not contained within the body of the complaint):

- Client's name and contact details
- Date the complaint was received by you
- Description of the transaction and/or product to which the complaint relates
- Description of the complaint
- Letters, emails or documents received from the complainant that relate to the complaint

A FAST or BLSSA Complaints Officer will contact you to discuss the complaint and may require additional information such as file notes and other records. If additional information is requested, this should be provided by you to the FAST or BLSSA Complaints Officer as soon as possible to ensure that a timely investigation can occur.

The FAST or BLSSA Complaints Officer will forward acknowledgement of receipt of the complaint to the client, will liaise with you during their investigation of the matter, and once complete, will ensure a final response is provided to the client within 21, 30 or 45 calendar days from receipt of the complaint, depending on the nature of the complaint.

If FAST or BLSSA is unable to deal with the complaint as it relates to a third party (for example, a lender), FAST or BLSSA may ask the client to contact the relevant third party.

Final responses involving “default notices” or urgent disputes such as “applications for hardship” must be provided within 21 days of receiving a complaint.

Final responses to privacy complaints should be received by the client within 30 days of the date the client first lodged the complaint. The final response must detail:

- the final outcome of the complaint using internal dispute resolution procedures;
- the client’s right to take the complaint to the external dispute resolution (EDR) scheme of which you are a member or, for privacy complaints, the Australian Information Commissioner, if the client is not happy with the resolution; and
- the contact details of that EDR Scheme and of the Australian Information Commissioner.

Final responses to complaints not involving financial hardship or privacy issues should be received by the client within 45 days.

If a formal complaint is lodged directly to FAST or BLSSA by your client, a FAST or BLSSA Complaints Officer will contact you as soon as practicable to discuss the next steps.

Complaints Register

FAST encourages the implementation of best practices by its staff and brokers, including adopting a recommendation by ASIC that all complaints, including those resolved within 5 business days, are **recorded** in a Complaints Register.

Where a complaint is received directly by FAST, we will record the matter in our FAST Complaints Register.

Where a complaint is received directly by you and you determine that it is a minor grievance and have resolved it to the client’s satisfaction within 5 business days, you are not required to advise FAST of the matter, however you should record the matter in your Complaints Register.

SECTION 2 - INTERNAL DISPUTE RESOLUTION PROCEDURES

For FAST Staff & FAST Brokers and their Loan Consultants Only

The following template is for use by FAST Staff and for the information of FAST Brokers and their Loan Consultants. A copy of the below procedures are also published on the FAST website for FAST reference and the FAST Brokers document library for FAST Brokers and their Loan Consultants' reference.

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

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Complaints about FAST

If you have a complaint about our services or the manner in which we have handled personal information about you, please contact:

First point of contact at FAST:	Second point of contact at FAST:
FAST Complaints Officer:	FAST Deputy Complaints Officer:
Phone: 0436 854 037	Phone: 0477 746 848
Email: FAST.Complaints@fastgroup.com.au	
Mail: FAST Complaints Officer, Level 10, 700 Bourke Street Docklands VIC 3008	

Complaints about FAST brokers

For complaints against one of FAST's brokers, who is also a credit representative of BLSSA Pty Ltd. please contact:

First point of contact at BLSSA:	Second point of contact at BLSSA:
Complaints Officer:	Deputy Complaints Officer:
Phone: (03) 8616 1443	Phone: (03) 8616 1443
Fax: (03) 8616 1918	Fax: (03) 8616 1918
Email: resolutions@BLSSA.com.au	
Mail: BLSSA Advice Complaints, Level 10, 101 Collins Street Melbourne VIC 3000	

For complaints against one of FAST's brokers who is a Credit Representative of another Australian Credit License (ACL) holder, you may make a complaint direct to the ACL holder and these details can be obtained from their finance broker or documentation supplied.

You can also contact FAST directly on the details above if you feel your complaint is not adequately addressed by the ACL Holder or finance broker.

The Complaints Officers are senior personnel in our organisation and have the necessary experience and authority to handle complaints and make relevant decisions on outcomes.

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

If you are not satisfied with our response to your complaint, you may contact the Australian Financial Complaints Authority (of which FAST and BLSSA Pty Ltd. are members) to consider the complaint on:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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.

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 Complaints Officer and Deputy Complaints Officer.

Each staff member and consultant is also instructed in how to transfer a client who has a complaint to our Complaints Officer or Deputy Complaints Officer; and what client details to record if the Complaints Officer and Deputy Complaints Officer 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 a fee in respect to any complaint.

Timeliness for resolving your complaint

We will provide a written acknowledgement of receipt of your complaint as soon as possible, unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to your complaint as soon as possible, but within twenty one (21), thirty (30) or forty five (45) days of receipt of your complaint.

If FAST or BLSSA is 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.

For privacy complaints, we are required to give you a final response within thirty (30) days.

Final responses to complaints not involving financial hardship or privacy issues should be received by you within forty five (45) days.

If we cannot respond to your complaint within the relevant timeframes, FAST will inform you of the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority 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.

If you make a complaint directly to your finance broker they will provide you with their expected response time frames.

Written Response to your Complaint

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 EDR Scheme and, for privacy complaints, the Australian Information Commissioner if you are not satisfied with the outcome of our investigating the complaint.

Remedies

If we accept the complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining an appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, EDR 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 may make available data collected in respect of the complaint upon request to the EDR 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. This document was reviewed on 3 June, 2019.