

# Finance Company Dispute Resolution/Complaints

RACV Finance is committed to a high level of service delivery to our members. We are governed by a suite of related legislative and regulatory requirements in the provision of consumer credit products and how we manage complaints.

## Internal Dispute Resolution Scheme:

RACV Finance is committed to a fair and prompt resolution of any disputes or complaints and have a dedicated team of Member Relations consultants who will work with you towards a resolution.

You can also contact Member Relations by

- Phone 1800 675 958
- Email to [member\\_relations@racv.com.au](mailto:member_relations@racv.com.au)
- Mail to Level 10, 485 Bourke Street, Melbourne 3000

If you have chosen to email, fax or write to us with a complaint, you will receive a written acknowledgement within 48 hours. We will then investigate your complaint and liaise with managers and staff at RACV Finance to find a fair and reasonable resolution for you, and if appropriate, determine a fair remedy. You will be informed of the decision and the reasons for that decision in writing.

Unless there are exceptional circumstances we will in all instances respond to your complaint within 45 days (or 21 days for disputes involving default notices) of receipt of the initial complaint. If we are unable to resolve the complaint within 45 days, we will:

- Inform you of the reasons for the delay;
- Specify a date when a decision can be reasonably expected; and
- Notify you of your right to contact Australian Financial Complaints Authority (AFCA) which provides, at no charge to you, an external dispute resolution service.

## External Dispute Resolution Scheme:

If your complaint remains unresolved or not resolved to your satisfaction, you can lodge a complaint with the Australian Complaints Financial Authority or AFCA. AFCA provides a fair and independent complaint resolution that is free.

AFCA is an external dispute resolution scheme that provides consumers with an alternative to legal proceedings for resolving disputes. AFCA replaces the previous scheme, the Credit & Investments Ombudsman (CIO), to provide a free and fast resolution process to consumers and small businesses.

Decisions made by AFCA will be binding on us if you accept that decision. If you do not accept the decision, it is not binding and does not exclude other remedies available to you. For more information on AFCA please go to [www.afca.org.au](http://www.afca.org.au)

Complaints to AFCA can be made by:

- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: GPO Box 3, Melbourne VIC 3001