

VANCAP FINANCE INTERNAL DISPUTE RESOLUTION POLICY

Purpose

Vancap Finance Pty Ltd is committed to handling complaints fairly, efficiently and promptly in accordance with applicable Australian laws and regulatory requirements.

This policy has been established in accordance with:

- ASIC Regulatory Guide 271 – Internal Dispute Resolution
- National Consumer Credit Protection Act 2009
- Australian Financial Complaints Authority requirements

Vancap Finance maintains an Internal Dispute Resolution process designed to ensure complaints are managed objectively and resolved as quickly as possible.

Complaints

A complaint is an expression of dissatisfaction made to or about Vancap Finance, its products, services, staff or representatives, where a response or resolution is explicitly or implicitly expected.

Complaints may be made verbally or in writing.

Lodging a Complaint

Vancap Finance Pty Ltd
Suite 1.06, 21 Crombie Avenue
Bundall QLD 4217

Phone: 0401 888 555

Email: jess.goodman@vancap.com.au

Complaint Handling Process

Vancap Finance will:

- acknowledge complaints promptly
- investigate complaints fairly and objectively
- take reasonable steps to resolve complaints promptly
- keep appropriate records of complaints

- provide written responses where required
- advise complainants of their rights to escalate complaints to AFCA

Timeframes

Vancap Finance will respond to complaints within the timeframes required under ASIC Regulatory Guide 271.

Australian Financial Complaints Authority

If a complainant is not satisfied with the outcome of the internal dispute resolution process, they may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

Record Keeping

Vancap Finance maintains records of complaints in accordance with applicable regulatory obligations and compliance requirements.

Privacy

All complaints will be handled confidentially and in accordance with applicable privacy laws and Vancap Finance's Privacy Policy.

Review

This policy may be reviewed and updated periodically to ensure ongoing compliance with legal and regulatory obligations.