



# Complaint Resolution Process

## If you have a complaint about RedZed Lending Solutions we want to hear it!

You can call us from anywhere in Australia on 1300 722 462.

If you prefer to mail, fax or email your complaint, please send the attached form or a letter to:

Attention: Complaints Officer

RedZed Lending Solutions

GPO Box 1693, Melbourne, Vic 3001

**E** [clientservices@redzed.com](mailto:clientservices@redzed.com)

**F** 1300 722 097

You can also raise your complaint via the internet. Go to [www.redzed.com.au/contact](http://www.redzed.com.au/contact)

Please provide the following details

- What is the nature of your complaint and when did it occur?
- What do you feel is the cause of this problem?
- Have you already talked to anyone at RedZed about this problem? Please provide all relevant names.
- How would you like us to fix this?

## What complaints are covered?

Any expression of dissatisfaction made to us concerning RedZed Lending Solutions Pty Ltd (as program manager of the RedZed Lending Program) or Perpetual Trustee Company Limited (as lender under the Program) related to their respective products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

## What we will do when we receive your complaint?

Where possible, we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know.

We will acknowledge the complaint. This may be done in person or by phone, post or email, within 24 hours after receipt of your complaint. We will tell you the name and contact details of the person handling your complaint.

## How long it may take to resolve your complaint?

We aim to resolve complaints as quickly as possible. For most complaints, the complaint should be resolved within five days. Some complaints take longer to resolve. Complaint resolution can take up to 30 days. We will let you know why it is taking longer, what is happening and a date by which you can reasonably expect a response.

## How we assess a complaint?

We aim to find a fair solution to your complaint taking into consideration all relevant information, the law, industry guidelines and common sense.

## Do you need additional assistance to make your complaint?

If you are hearing impaired, we can use the National Relay Service to relay your conversation. If English is not your first language and you do not feel comfortable using English to do business with us, we may be able to offer an interpreter service.

## What if I'm still not satisfied?

If you feel we have not fairly resolved your complaint, you can refer your complaint to our ASIC approved external dispute resolution service. Details of this service are as follows:

Australian Financial Complaints Authority (AFCA)

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001