

## FlexiGroup’s Complaint Process

### Step 1. Please talk to us

At FlexiGroup, we genuinely want to hear from our customers. We want to keep our lines of communication open and hear your suggestions for improvement. If you have something on your mind regarding FlexiGroup’s products or services, share it with us. We welcome the opportunity to resolve the situation.

Our staff are here to help you so if you have a concern or complaint, please talk to our staff at the FlexiGroup Customer Contact Centre, 7 days a week on **1800 240 102**.

### Step 2: Service & Recovery Team

If our Customer Contact Centre team has not resolved your concern or complaint, please contact our Service & Recovery Team.

- Email us at [servicerecovery@flexigroup.com.au](mailto:servicerecovery@flexigroup.com.au)
- via Telephone at 1800 240 102 (Option 2, then Option 1, then Option 4) 9:00am - 5:00pm (EST) weekdays; or
- via Fax at (02) 8905 1821

A Service & Recovery Team Member will review your complaint and the resolutions offered and discuss the complaint with you within 2 business days of your complaint being lodged.

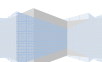
### Step 3: Financial Ombudsman Service (formally the Banking and Financial Services Ombudsman)

If you are unhappy with the resolution of your complaint by our Service & Recovery team, the Financial Ombudsman Service's Banking and Finance Division helps individuals and small business customers resolve problems and disputes with their financial service provider, and its use is free for individual customers. FOS can be contacted:

- Online at [www.fos.org.au](http://www.fos.org.au)
- Via telephone at 1300 780 808

### OR your State / Territory Office of Consumer Affairs or Department of Fair Trading

ACT	NSW
<p><b>ACT Office of Fair Trading</b></p> <p><b>(02) 6207 0400</b></p> <p><b><a href="http://www.ors.act.gov.au/FairTrading">www.ors.act.gov.au/FairTrading</a></b></p>	<p><b>Department of Fair Trading</b></p> <p><b>13 32 20</b></p> <p><b><a href="http://www.fairtrading.nsw.gov.au">www.fairtrading.nsw.gov.au</a></b></p>



<p><b>NT</b></p> <p><b>Department of Consumer Affairs</b></p> <p><b>1800 019 319</b></p> <p><b><a href="http://www.consumeraffairs.nt.gov.au">www.consumeraffairs.nt.gov.au</a></b></p>	<p><b>QLD</b></p> <p><b>Department of Fair Trading</b></p> <p><b>13 13 04</b></p> <p><b><a href="http://www.fairtrading.qld.gov.au">www.fairtrading.qld.gov.au</a></b></p>
<p><b>SA</b></p> <p><b>Office of Consumer &amp; Business Affairs</b></p> <p><b>(08) 8204 9777</b></p> <p><b><a href="http://www.ocba.sa.gov.au">www.ocba.sa.gov.au</a></b></p>	<p><b>TAS</b></p> <p><b>Department of Consumer Affairs &amp; Fair Trading</b></p> <p><b>1300 65 44 99</b></p> <p><b><a href="http://www.consumer.tas.gov.au">www.consumer.tas.gov.au</a></b></p>
<p><b>VIC</b></p> <p><b>Consumer Affairs Victoria (CAV)</b></p> <p><b>1300 558 181</b></p> <p><b><a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a></b></p>	<p><b>WA</b></p> <p><b>Department of Consumer and Employment Protection</b></p> <p><b>1300 30 40 54</b></p> <p><b><a href="http://www.docep.wa.gov.au">www.docep.wa.gov.au</a></b></p>

**FlexiGroup’s responsibilities and rights when managing a customer’s complaint**

- To continually improve our standard of customer service
- As a FlexiGroup customer, you have access to a complaint management process
- Our aim is to resolve all problems and complaints to your satisfaction at the local level, quickly and effectively
- As a FlexiGroup customer, you can expect to be kept informed of proposed actions, expected timeframes and the progress of the resolution of the complaint.

