

Westlawn

FINANCE LIMITED

ACN 096 725 218
Australian Credit Licence No 387844

Complaint Resolution



Are you unhappy or disappointed about something we have done?

Westlawn Finance prides itself on its customer relationships and its prompt and efficient services provided to customers.

If something has happened or not happened that is of concern to you, please allow us the opportunity to rectify the problem and put things right.

Please tell us of your concerns and we will investigate and consult with you to find a resolution. The information contained in this brochure is designed to ensure you are aware of our commitment to a fair and efficient resolution of your complaint and to ensure you are aware of the steps you need to take.

How to resolve your dispute.

If you are in a branch you can tell the Branch Manager in person or you can fill in the attached form. The form may be handed in at the branch or posted "Reply Paid" to:

- PO Box 78 Grafton NSW 2460
- faxed to (02) 6642 0475
- or via email to grafton@westlawn.com.au

All complaints should be addressed to the "Dispute Resolution Officer".

If you desire to raise your complaint over the telephone, please call us on (02) 6642 0416.

What happens first?

We encourage you to resolve any complaints or disputes directly with your local Westlawn Branch Manager.

If they cannot resolve your complaint within a 24 hour period he/she will refer the complaint to our dedicated "Dispute Resolution Officer" at Grafton. If you are unhappy with the resolution offered by the local Branch Manager, you may also refer the complaint directly to the "Dispute Resolution Officer" in Grafton utilising the details provided under "HOW TO RESOLVE YOUR DISPUTE".

What happens next?

Our "Dispute Resolution Officer" will acknowledge the receipt of your complaint. This will be done by either:

- telephone
- post
- email

as soon as we can, but usually within 24 hours of receipt of your complaint.

How long will it take to resolve your complaint?

Our aim is to resolve complaints as quickly as possible. How long we take to resolve your complaint will depend on the nature of the complaint and the particular service or product the complaint refers to.

General disputes are to be resolved within 45 days. But if the nature of the complaint refers particularly to notices of default you have received or you wish to make arrangements for the terms of your contract to be altered under "hardship" applications, the complaint will be resolved within 21 days.

Assessment of your complaint.

To resolve any issues we will use all relevant information provided and apply common sense taking into account:

- the law
- our internal and external dispute resolution guidelines in line with industry standards
- what is fair and commercially sensitive considering the circumstances.

What happens if your dispute is unresolved?

If the dispute is not resolved to your satisfaction, you have the right to refer the dispute to our external dispute authority Credit Ombudsman Services Limited (COSL). This organisation is an external complaint resolution authority approved by ASIC. COSL may be contacted:

- By mail at PO Box A252
Sydney South NSW 1235
- By telephone at (02) 9273 8455
- By fax at (02) 9273 8445
- By email via www.cosl.com.au

The costs in lodging a complaint

There are no costs associated with the lodging of a complaint with either Westlawn Finance Limited or COSL. Should you elect to take your complaint to Court, you may incur legal costs. There is no need to obtain legal advice but you may do so if you wish.

COSL Investigation and Finding.

COSL investigation is handled by a Case Manager who will contact you should further information be required. If the dispute is not resolved during the investigation process, the Case Manager will provide a "Finding" suggesting how the dispute may be resolved. The Finding will explain the reasons for the Case Manager's conclusions.

What to do on receipt of a Finding.

You may accept or reject the Finding. If you and Westlawn Finance Limited accept the Finding, the case is resolved and COSL will close their file.

What to do if you reject the Finding.

If you reject the Finding then you will need to write to COSL and tell them why. For example you may have further compelling information about the dispute.

Your case may then be referred to a Referee who will make a formal determination about how the dispute should be resolved.

What to do on receipt of Referee's determination

You may accept or reject the Referee's determination. However, if you reject the determination COSL will not be in a position to consider the matter any further and they will close their file. Any determination is binding on Westlawn Finance Limited if you accept it.

Use of information.

The information you provide will be covered by the identical confidentiality and privacy issues contained in your Privacy & Confidentiality Policy. A copy of this policy will be provided to you on request. You may request us to keep part or all of the information you provide as confidential. If this is the case you should be aware that we cannot pass this information on to other parties involved in dispute resolution.

Additional Services.

If English is not your first language, Westlawn Finance Limited may arrange for your correspondence to be translated free of charge. There will always be delays as we arrange and wait for any translation.

Lodgement of complaint by a third party.

Another party may lodge a complaint on your behalf. You will need to provide us with written authorisation to this situation so that we do not breach your privacy when we discuss the complaint with that party.

Are there any time limitations on lodging a complaint?

There are no time limitations. However the sooner you inform us of any problems the easier it will be to resolve them. This is especially the case with default notices and hardship applications.

**For more information please visit
www.westlawn.com.au or
www.cosl.com.au**

How to contact us

Phone: (02) 6642 0400*

Fax: (02) 6642 0475

Post: PO Box 78, Grafton NSW 2460

Email: grafton@westlawn.com.au

Website: www.westlawn.com.au

*8.45am - 5.00pm Monday to Friday AEST.

