

Customer Complaint Resolution Scheme

1. INTRODUCTION

1.1 Thane Finance is a member of the Finance Brokers Association of Australia (FBAA) and subscribes to the Australian Financial Complaints Authority (AFCA). Our Consultants are accredited with Mortgage and Finance Association of Australia (MFAA) or Finance Brokers Association of Australia (FBAA) and AFCA. We operate within the guidelines and spirit of the National Consumer Credit Protection Act (NCCP). In line with this we have produced an Internal Dispute Resolution Scheme to handle any complaints from customers.

2. IF YOU HAVE A COMPLAINT

2.1 At Thane Finance we aim to provide the very best service for our customers. In the event that you are unhappy regarding any part of our service, we have an internal resolution process in place to assist in investigating and resolving any complaint.

FIRST POINT OF CONTACT FOR A COMPLAINT:

Complaints Officer

Andre Thane (Principal) Tel: (08) 9409 2688

The Complaints Officer has the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented to us by any reasonable means, for example letter, telephone, email or in person.

In addition to the above telephone numbers you can contact us by:

Mail: PO Box 1553
Wangara DC WA 6947

E-mail: andre@thanegroup.com.au

Fax: (08) 9409 6688

3. AWARENESS

3.1 Thane Finance ensures that all staff and consultants who deal with (or are likely to deal with) customers, are aware of the name and telephone number of the Complaints Officer.

3.2 Each staff member or consultant is also instructed in how to transfer a customer who has a complaint to our Complaints Officer, and what customer details to record if the Complaints Officer is for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the customers complaint relates).

3.3 Thane Finance undertakes not to charge any fee in respect to any complaint made.

4. INVESTIGATING A CUSTOMER'S COMPLAINT

4.1 A customer's complaint will not be investigated by the Complaints Officer if they are in any way involved in the subject matter of the complaint.

5. TIMELINES

5.1 We will provide a written acknowledgement of receipt of your complaint promptly, unless the complaint is otherwise resolved in the meantime.

5.2 We will ensure that a substantive response is given to your complaint as soon as possible, but within thirty (30) days of receipt of your complaint.

5.3 If we cannot respond to your complaint within thirty (30) days, we will inform you of the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority.

5.4 We will have substantially responded to your complaint if we:

- (a) Accept the complaint and, if appropriate, offer redress, or**
- (b) Offer redress without accepting the complaint; or**
- (c) Reject the complaint.**

6. WRITTEN RESPONSE TO A CUSTOMER

6.1 We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint and will adequately address the issues that are raised in the your complaint.

6.2 Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

7. REMEDIES

7.1 If we accept your complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

7.2 We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, the AFCA Code of Practice and other relevant codes of conduct, concepts of fairness and relevant industry best practice.

7.3 If you are still not satisfied with the outcome, you have the option at any time to contact AFCA.

8. DATA COLLECTION

8.1 We will keep data concerning your complaint in such form and manner as we think fit and will enable analysis according to:

- (a) Type of complainant;**
- (b) Subject of complaint;**
- (c) Outcome of complaint;**
- (d) Timelines of response.**

8.2 So that we can identify any systematically recurring problems, we will as far as is practicable and relevant, classify complaints according to the particular provision of the National Consumer Credit Protection Act (NCCP) alleged by you to have been breached.

Subject to legal constraints including constraints as to privacy, we will make available data collected in respect of your complaint to the Australian Securities and Investments Commission.

9. REVIEW

9.1 We will review our Internal Dispute Resolution Procedures every three (3) years to ensure that our complaints systems are operating effectively.