

At Centrepoint Finance our aim is to provide our clients with superior service but we know that despite our best efforts sometimes things can go wrong.

If you have any concerns with the level of service received it is important that we are aware of the issues and have an opportunity to restore your confidence.

We are well aware that a simple misunderstanding which is left unresolved can lead to a negative lasting impression and we strongly recommend that in the first instance you speak with the person with whom you originally dealt to see if an amicable outcome can be achieved.

If after speaking with your contact you still feel the matter has not been resolved, we invite you to escalate the matter to our Dispute Resolution Officer for further investigation.

In this regard, please contact us on (03) 8563 4000. You can also:-

- E-mail to [info@cpf.com.au](mailto:info@cpf.com.au)
- Send a letter to our postal address – PO Box 162, SOUTH MELBOURNE VIC 3205 (Marked Attention: Dispute Resolution Officer)

If you have choose to e-mail or write to us you will receive an acknowledgement confirming we have received your correspondence.

To assist us we ask that you clearly explain all matters relevant to the issue and the remedies you seek.

Upon receipt we will contact you if any further information is needed. Once all information is to hand, we will investigate the matter thoroughly and inform you of the outcome as soon as possible.

Unless there are exceptional circumstances, we will in all instances respond within 45 days of receipt of the initial contact.

If we are unable to resolve the complaint within 45 days we will:-

- advise you of the reason for the delay
- specify a date when a decision can be reasonably expected

If you are not satisfied with our final response, you may lodge a complaint with the Credit & Investments Ombudsman Service Limited **if lodged before 1 November 2018:**

Online: [www.cio.org.au](http://www.cio.org.au)  
E-mail: [complaints@cio.org.au](mailto:complaints@cio.org.au)  
Phone: 1800 138 422  
Mail: Credit & Investments Ombudsman Service Limited  
Reply Paid 252, SOUTH SYDNEY NSW 1234

or with the Australian Financial Complaints Authority **if lodged on or after 1 November 2018:**

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

Time limits may apply to complain to CIO or AFCA and so you should act promptly or otherwise consult the CIO and AFCA websites to find out if or when the time limit relevant to your circumstances expires.