

# **Complaints and Dispute Resolution**

## **IRONBARK's Complaints Handling Charter**

IRONBARK is committed to providing an efficient, fair and accessible complaints handling process to the benefit of both the company and those who feel they have a genuine complaint to make. The purpose of this charter is to provide a guide to IRONBARK complaints handling process as set out below.

### **Who can make a complaint?**

This charter is intended for any person with any complaint related to the goods and services provided by our company.

### **What should be included in my complaint?**

Please provide details of your complaint including the nature of your complaint; relevant supporting documents; employees with whom you may have previously discussed your issue; relevant dates and times.

### **How do I make a complaint?**

Verbal or written complaints may be made by contacting IRONBARK's Managing Director:

Phone: 1300 677 449  
Fax: (07) 3220 6312  
Address: PO Box 622, Ormeau, QLD 4208  
Email: [office@ironbarkgroup.com.au](mailto:office@ironbarkgroup.com.au)

### **What happens once I have lodged a complaint?**

#### **Your rights**

Once you have made a complaint you have the right to:

- Include with the complaint any relevant documentation in support of your complaint;
- Be treated courteously;
- Receive prompt acknowledgment of receipt of the complaint and/or prompt resolution;
- Expect the complaint to receive fair and genuine consideration by IRONBARK;
- Have information that you provide treated confidentially unless IRONBARK has reasonable grounds otherwise;
- Have the complaint dealt with in a reasonably prompt manner having regard amongst other things, to the time taken for the receipt and dispatch of mail and the nature and complexity of the complaint;
- Not to be charged for making a complaint;
- Be informed of the outcome and conclusion of the complaint and the reason for the decision.

#### **Your Responsibilities**

- Not to make complaints that are frivolous, unnecessary or have been previously dealt with;
- Provide such assistance as IRONBARK may reasonably request for the purpose of assessing and processing your complaint.

## **Timing of Resolving a Complaint**

Most complaints can be dealt with and resolved fairly quickly.

However, despite all reasonable efforts, some complaints can be quite involved and require more information or reference to outside sources. The time taken to resolve the complaint can consequently be much longer. In such instances, we will provide periodic updates on the status of the investigation and then any detailed reasons for any decisions made in relation to the complaint.

Most claims can be dealt with within 21 days. If we can't notify you of a decision within 21 days and we need additional time, we will write to you advising that a further period will be required. If, despite all reasonable attempts by you and Ironbark Finance Pty Ltd, the complaint is not settled within 45 days of receipt (unless a longer period of up to 90 days is justified), Ironbark Finance Pty Ltd will advise you of the reasons for the delay or unresolved status.

If you are not satisfied with how we handled your complaint, you may take the matter 'free of charge' to the relevant External Dispute Resolution (EDR) service provider (subject to the provider's terms of reference).

Please note that the EDR provider will request the matter be first attempted to be resolved through our IDR process. If our IDR process is still in progress, they would expect that this process be completed before any external consideration.

Our EDR service provider is the Australian Financial Complaints Authority (AFCA) which can be contacted via:

- Telephone: 1800 931 678 (free call)
- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- In writing to: Australian Financial Complaints Authority  
GPO Box 3 , Melbourne. VIC 3001