



elantis
PREMIUM FUNDING

A Guide to Resolving Complaints

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National Credit Code

The National Credit Code ('the Code') to the National Consumer Credit Protection Act 2009 (Cth) may apply to your credit agreement with Elantis Premium Funding. Elantis Premium Funding is committed to compliance with the terms of the Code.

Privacy

Your privacy is important to us. Elantis Premium Funding is bound by the National Privacy Principles of the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the National Privacy Principles, and acknowledge the importance of keeping individuals' personal details confidential and secure. Our privacy policy may be accessed at www.elantis.com.au

How we will assist you

Elantis Premium Funding has a complaints and disputes resolution process in place, which is available to anyone who has a complaint against Elantis Premium Funding, our employees, agent representatives or service providers. This service is available nationally with all matters treated in confidence. If you have any questions concerning the complaints and disputes process, please contact our External Dispute Resolution Manager ('EDR') on 03 9412 1298.

Our promise to you

All complaints and disputes will be handled in a fair, transparent and timely manner. As soon as you contact us, we will answer any questions you have and try to resolve the matter immediately or within 24 hours. If we are unable to resolve the matter within 24 hours it will be referred to an authorised Manager, who will make a decision regarding your complaint within five (5) business days which may be extended with your consent. If your complaint remains unresolved, you can request a review by an External Dispute Resolution Manager whom has the authority to deal with your dispute, examine the issue and provide you with a formal response within 21 days or such later time agreed with you if the circumstances of the matter require detailed investigation.

We will keep you informed on how we handle your dispute, and provide you with reasons for our decisions.

If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

In special circumstances, or where a matter is being or has been investigated, we may decline to release information, but we will not do so unreasonably. If your complaint is in connection with our refusal to release any document or detail from our files to you or any other party, then we will provide our reasons for that refusal in writing. If you are unhappy with our decision the matter can be referred to an EDR Manager for review.

If our EDR Manager is unable to resolve your dispute satisfactorily, we will inform you that you may refer your dispute to the Financial Ombudsman Service ('FOS'). You also have the right to take a dispute to FOS where we have taken longer than forty five days to resolve your complaint or dispute. The FOS is an independent external dispute resolution body approved by the Australian Securities & Investments Commission which determines disputes at no charge to you. The FOS has the authority to deal with certain financial services disputes within its Terms of Reference and its determinations bind us but not you. In addition FOS has a limited jurisdiction to deal with privacy complaints. You must make your complaint to FOS within two (2) years of our final EDR response and may do so by contacting the FOS:

Financial Ombudsman Service
GPO Box 3, Melbourne Victoria 3001
Telephone: 1300 780 808
Email: info@fos.org.au
Website: www.fos.org.au

Further, if our EDR Manager is unable to resolve your Privacy dispute satisfactorily, you may apply to the Office of the Australian Information Commissioner (OAIC) to have your complaint investigated. We will inform you of this right following a decision by a manager or an EDR Manager. You must lodge a complaint with the OAIC within 12 months of the date you became aware of the issue. The contact details of the OAIC are:

Office of the Australian Information Commissioner
GPO Box 2999, Canberra ACT 2601
Telephone: 1300 363 992
Email: enquiries@oaic.gov.au
Website: www.oaic.gov.au

1800 451 111

elantis.com.au

If you have a question about, or you are unhappy with an Elantis Premium Funding product or service, then we would like to know.

Elantis Premium Funding supports the National Credit Code and the National Privacy Principles.

For further information on resolving a complaint, you can contact us on 1800 451 111. Our office hours are 8.30am to 5.00pm weekdays.

Elantis Premium Funding Limited