

# Dispute Resolution Policy of The Money Centre Melbourne City

## Our Commitment

The Money Centre Melbourne City is committed to the fair and prompt resolution of any disputes relating to the provision of Small Amount Credit Contract Loans.

## How to lodge a Complaint or Dispute

Please let us know of any concerns you may have promptly because a conversation on the telephone or in person may enable us to quickly resolve your issue.

It is recommended that you first make contact with team member that you have been dealing with.

If you feel the issue has not been resolved to your satisfaction, please contact us by email [cashloans@themoneycentre.com.au](mailto:cashloans@themoneycentre.com.au), Attn: Internal Dispute Resolution Officer. You will receive an acknowledgement within 24 hours of us receiving it.

A member of our Team will assist you initially with handling the complaint/dispute and will advise if any further information is needed. Our Team will liaise with managers and other team members to escalate your concern to the appropriate person, who will investigate and respond to you. If your complaint/dispute is escalated to the Dispute Resolution Officer, they will determine a fair remedy and you will be informed of the decision and the reasons for that decision.

If you require additional assistance to submit your complaint/dispute, please notify us when you contact us and we will ensure that we understand your requirements and provide you with the appropriate level of additional support or flexibility.

All complaints/disputes will be processed at no charge to you.

## Our Response

We will provide you with a Dispute Resolution Response which will contain the following information:

- the final outcome of your complaint/dispute through our dispute resolution process; and
- in certain circumstances - your rights to take the complaint/dispute to an external dispute resolution service if you are not satisfied with our response and their contact details.

If we reject or partially reject your complaint/dispute, our response will contain reasons for the decisions including, our findings on questions of fact and sufficient information for you to understand the basis of our decision.

Our internal procedures ensure that all complaints/disputes are acknowledged within 24 hours of receipt and dealt with within the predetermined timeframes. These times differ depending on the product or service that the complaint/disputes relates to. For credit related disputes we will respond no later than 21 days after receiving the response.

## **External dispute resolution services**

If you are not satisfied with the result you may wish to contact our External Dispute Resolution scheme provider - Australian Financial Complaints Authority (AFCA). This is a free service established to provide you with an independent mechanism to resolve specific disputes.

Australian Financial Complaints Authority can be contacted by phone 1800 931 678 (free call), by email to [info@afca.org.au](mailto:info@afca.org.au), by post at GPO Box 3, Melbourne VIC 3001 or via their website [www.afca.org.au](http://www.afca.org.au).

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at [www.asic.gov.au](http://www.asic.gov.au).