



Cash Cow Loans Pty Ltd Complaints Policy

Introduction

We are required by law to have a publicly available, readily accessible complaints policy and an internal complaint management procedure.

We are required to have in place an Internal Dispute Resolution (IDR) procedure that complies with standards and requirements made or approved by ASIC.

We make this complaints policy readily available to the public. The current version of our complaints policy also appears on our website in an accessible location.

1. This policy

This policy provides information about our internal dispute resolution (IDR) process, how to make a complaint and the process we follow in seeking to resolve any complaint you may have.

Our IDR service is provided free of charge.

2. Cash Cow Loan Pty Ltd

This policy is issued by Cash Cow Loans Pty Ltd (Authorised Credit Representative Number: 541230), an authorised credit representative for Viva Unity Pty Ltd atf Coetzee Group Trading Trust trading as EFT Capital ACN: 125-607-445 Australian Credit Licence No: 389 222

The effective date of this Policy is the 21st day of July 2022, and this policy applies to all complaints made on or after that date.

3. How you may lodge a complaint

You can lodge complaints by contacting by our complaints officer.

Our complaints officer is currently Charl Coetzee and he acts as the central contact person for our IDR process. You can contact our complaints officer in any of the following ways:

- **Telephone:** 1300 722 744
- **Email:** info@cashcowloans.com.au
- **Mail:** 8B/39-47 Lawrence Dr, Nerang QLD 4211

You may also lodge a complaint by speaking to any representative of our business who will refer you to our complaints officer.

4. Providing details of your complaint

When you make a complaint, we will ask that you explain the details of your complaint as clearly as you can. You may do this verbally or in writing. This will assist us in seeking to resolve any complaint you may have. If you choose to give your complaint verbally, we may also send you a template to complete to confirm our understanding of your complaint.

5. Accessibility

To assist complainants who might need additional assistance to lodge a complaint, we:

- a) offer multiple methods for lodging complaints, including phone, email, letter, social media or online;

- b) do not require complaints to be made only in writing;
- c) ensure that information provided to the public about our IDR process, including this policy, is available in a range of formats appropriate for our client base;
- d) provide training to all staff (not just complaints management staff) to enable our staff to be able to identify, support and assist complainants who need additional assistance, including cross-cultural training; and
- e) allow representatives to lodge complaints on behalf of complainants, including financial counsellors, legal representatives, family members and friends.

6. Dealing with complaints

Our process for dealing with complaints is as follows:

- a) **Acknowledgement:** We will acknowledge receipt of your complaint promptly – that is, within one business day of receiving it, or as soon as practicable.
- b) **Assessment and investigation:** We will review your complaint carefully and promptly, taking such steps and reviewing such documents as reasonably necessary.
- c) **IDR response:** We will provide an 'IDR response'. Our response will be a written communication that sets out the final outcome of your complaint through our IDR process. If we reject or partially reject your complaint, we will clearly set out the reasons for our decision.

7. Response timeframes

Generally, we will provide an IDR response to you no later than 30 calendar days after receiving the complaint.

However, for some specific types of credit-related complaints, the following response timeframes apply instead of our standard response time.

- For credit-related complaints involving default notices, we will provide you with our response no later than 21 calendar days after receiving the complaint;
- For credit-related complaints which involve a hardship request/notice or a request to postpone enforcement proceedings, we will provide you with our response no later than 21 calendar days after receiving the complaint.

Exceptions to these timelines apply if we do not have sufficient information to make a decision, or if we reach an agreement with you.

We do not need to provide an IDR response to you if we close your complaint by the end of the fifth business day after receipt because we have:

- resolved the complaint to your satisfaction; or
- given you an explanation and/or apology and we can take no further action to reasonably address your complaint.

However, we must provide a written IDR response for complaints closed by the end of the fifth business day after receipt if:

- you request a written response; or
- the complaint is about hardship.

8. Our external dispute resolution scheme – AFCA

If we do not reach agreement with you about your complaint, you may refer your complaint to the Australian Financial Complaints Authority, which is a free service established to provide you with an independent mechanism to resolve specific complaints.

- Phone: 1800 931 678;
- Email: info@afca.org.au; or
- In writing to: GPO Box 3, Melbourne VIC 3001.