

## A Guide to First Nations Finance's Complaint Handling Process

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First Nations Finance Limited ACN 653 441 662, Credit Representative Number 573305 and its related bodies corporate (**First Nations Finance, we, us, our**) loves to hear your feedback when you are pleased with our services. However, we know that we may not always get everything right. We encourage you to contact us if you are dissatisfied with any aspect of our services.

### Lodging a Complaint

You can lodge a complaint:

- (a) **Email:** [info@firstnations.co](mailto:info@firstnations.co)
- (b) **Mail:** First Nations Finance Limited, level 5, 88 Phillips Street, Sydney, NSW 2000
- (c) **Phone:** 02 9134 5395

### Resolving Complaints

Once we receive a complaint, we will try to handle it immediately. However, if this is not possible, the person who has been appointed to handle the resolution of your complaint will contact you no later than the end of the business day following receipt of your complaint.

The person handling your complaint will then investigate the complaint, and in some cases they may ask you to provide additional information.

### How long will it take?

First Nations Finance will try to resolve your complaint within five calendar days, however, sometimes we may not be able to do this.

If we can't resolve your complaint within five calendar days, we will use all efforts to

resolve your complaint within 30 days – unless your complaint relates to a 'Hardship Request', 'Postponement of Enforcement Proceedings' or

'Default Notice' under the *National Consumer Credit Protection Act (NCCP)*, in which case, we will aim to resolve your complaint within 21 days.

In limited circumstances we may not be able to provide you with our response to your complaint within the above timelines. In these cases, we will write to you to tell you the reasons for the delay, advise you of the progress of our investigations and give you information about your rights.

### How will First Nations Finance notify me of the outcome of my complaint?

First Nations Finance will contact you by email (and by phone if that is indicated by you as your preferred method of correspondence).

If our response to your complaint is not in your favour, we will also write to you also to explain the reasons for our decision and provide you with information about your rights.

### What if I am not satisfied with First Nations Finance's response to my complaint?

First Nations Finance is a member of the Australian Financial Complaints Authority (**AFCA**).

If you are an individual or a 'small business; (ie you employ less than 100 employees) (**Eligible Customer**) you can refer your complaint to AFCA.

AFCA is an independent dispute resolution services that is provided to Eligible Customers free of charge.

You can contact AFCA on:

- 1800 931 678 (free call)
- [info@afca.org.au](mailto:info@afca.org.au)
- [www.afca.org.au](http://www.afca.org.au)
- GPO Box 3  
Melbourne VIC 3001

Once a complaint has been made to AFCA, they will contact First Nations Finance directly to begin investigations.