

## How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service.

## 1. Let us know about your concerns

If you have a complaint concerning the financial product or services provided to you, please contact us and we will do our best to resolve them.

Phone 1300 835 678

Email <u>customercare@velosure.com.au</u>

When you make your complaint please provide as much information as possible. Our aim is to resolve all complaints as soon as possible, however where we can't resolve your concern immediately we will try to resolve it within 10 business days.

## 2. Escalate your complaint to our Internal Dispute Resolution Team

If your complaint is not satisfactorily resolved, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist by contacting Our Internal Dispute Resolution Committee.

Mail: Velosure

Internal Dispute Resolution Committee Locked Bag 2010, St Leonards NSW 1590

Email: resolution@hollard.com.au

The Dispute Resolution Specialist will provide in writing our final decision.

## 3. Seek an external review of Our decision

If You are not satisfied with Our response or if We've taken more than 30 days to respond to You from the date You first made Your complaint You may lodge a complaint with the Australian Financial Complaints Authority (AFCA) at:

Mail Australian Financial Complaints Authority

GPO Box 3, Melbourne, Victoria 3001

Phone 1800 931 678

Email info@afca.org.au

Website www.afca.org.au

The AFCA service is provided to You free of charge. A decision by AFCA is binding on Us but is not binding on You. You have the right to seek further legal assistance.