



## AUSTRALIAN SECURITIES

As an Australian Credit license holder, Australian Securities takes its responsible lending obligations under the National Consumer Credit Protection Act 2009 very seriously.

Australian Securities employs compliant and ethical lending practices to validate our loan suits your purpose and objective.

We value all forms of feedback as an opportunity to improve our financial services.

We therefore take any complaint about our financial services very seriously. If one should arise, we will always investigate to find a resolution and if necessary review our own lending practices.

### How to make a complaint.

If as a client of Australian Securities, you feel you have been disadvantaged or believe you have grounds for a complaint please contact us.

Australian Securities Internal Dispute Resolutions (IDR) process will review the complaint in detail and if necessary you may be requested to provide further information.

Your initial complaint should be made to the lending

manager or the individual responsible for managing your loan account by calling Australian Securities on:- (03) 9607 8111 or 1300 275 275 or lodge a [Complaint form](#) via our contacts page

### Internal Dispute Resolution

If the complaint cannot be settled at first contact, we recommend you follow up with a written complaint detailing your grievances and send to :-

Finance Complaints  
Australian Securities Limited  
Level 29, 140 William Street,  
MELBOURNE VIC 3000

Alternatively, you can email your complaint to us at:-  
[mail@asltd.com.au](mailto:mail@asltd.com.au)

The complaints process can take up to 21 days to provide a final outcome in writing.

### External Dispute Resolution

If your complaint has not been resolved to your satisfaction, you can lodge a complaint with our external dispute resolution provider - The Australian Financial Complaints Authority | [AFCA](#) | for an independent review.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

or in writing to:-

Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3000

The Australian Financial Complaints Authority (AFCA) provides an independent process that is free of charge to individuals and small business  
To make a complaint to the [AFCA](#), :-

- You must be eligible to complain.
- The complaint must meet threshold requirements, being lodged within a specific time frame and be within a monetary jurisdiction.

The AFCA will have an expectation that an applicant seeking an external review would have already completed the Internal Dispute Resolutions process at Australian Securities limited.

In the event your complaint results from financial hardship, a [Financial Hardship guide](#) is available to guide you through this process.

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**IMPORTANT INFORMATION:** This information is provided by Australian Securities Limited ACN 005 428 231 Australian Credit Licence 260499 (ASL, 'we', 'our' 'us') for our borrowers. Complaints resulting from hardship are dealt with in our Financial Hardship guide. We accept applications for financial hardship from any of our borrowers if they are experiencing financial difficulty, regardless of whether or not their loan is regulated by the NCC. This guide explains the process of how to lodge a complaint and provides advice about your rights as a borrower under the National Consumer Credit Protection Act of 2009. AFCA Member No: 10207

# Finance Complaints