



Internal Dispute Resolution Policy

Fixed Rate Personal Loans for Fee Funding

Australian Credit License Number: 392210

Credit Provider: SmartFee Personal Pty Ltd ABN 44 126 530 489

15 July 2023

Summary

SmartFee Personal Pty Ltd ABN 44 126 530 489 (Australian Credit Licence Number 392210) (**SmartFee Personal**) aims to provide the best service possible to its clients. SmartFee Personal aims to do so by understanding its customers' objectives when seeking fee funding from SmartFee Personal, and delivering its services to achieve each customer's objectives.

In the event that a customer is unhappy with respect to any part of SmartFee Personal's services and would like to make a complaint, we encourage our customers to utilise SmartFee Personal's Internal Dispute Resolution Process (**IDR Process**), which is set out in this document. Accessing our IDR Process is free of charge and provides valuable feedback to help us improve our services.

What is a 'complaint'?

We interpret complaints broadly so as to include any expression of dissatisfaction made to or about SmartFee Personal in relation to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. This can include comments on social media threads directed to or about SmartFee Personal which come to our attention.

Where complaints can be directed to

We will endeavor to resolve any dispute which you may have concerning any of our products internally. If you have any complaints or inquiries, we encourage you to contact our Complaints Officer using the following details:

Phone: 1300 723 243

Email: complaints@smartfee.com.au

Post: 22 Market Street BRISBANE QLD 4000

Our response

We will acknowledge any complaints received promptly, and we will generally respond in the same manner that you notified us of the complaint (unless you have specified otherwise when making the complaint).

SmartFee Personal is under a legal obligation to respond to certain complaints within certain timeframes. If your complaint relates to the provision of credit, such as where a default has occurred or where special consideration on the basis of hardship is sought, we will provide you with our response within twenty-one (21) days. In all other cases, we will respond to a complaint within thirty (30) days.

If we are unable to respond to a complaint within the above timeframes, our Complaints Officer will, before the end of that period, contact you providing reasons for the delay, a timeframe in which we anticipate we will respond, and provide you with the contact details for our External Dispute Resolution scheme.

Our Complaints Officer will review the complaint carefully and promptly, taking such steps and reviewing such documents as a reasonable person would do.

SmartFee Personal will provide a written response to any complaint, which will detail:

- the decision which SmartFee Personal intends to take in respect of the complaint;
- the material evidence which SmartFee Personal relied upon when making its decision;
- the consequences of the decision; and
- what further action may be taken by you, including the contact details for the Australian Financial Complaints Authority (**AFCA**) if you are not satisfied with our response and are entitled to apply to AFCA.

If SmartFee Personal accept a complaint and consider it appropriate to provide redress or relief, SmartFee Personal will recommend a solution within its response, which may be one of the following:

- compensation;
- variation of contractual obligations;
- a free service; or
- an apology.

If SmartFee Personal's response to a complaint is not to your satisfaction, you are generally entitled to apply to the Australian Financial Complaints Authority (**AFCA**).

External Dispute Resolution

AFCA is an independent statutory body who provides free financial services complaint resolution services for consumers. SmartFee Personal is a member of AFCA and encourages any person who is dissatisfied with our services and/or the outcome of our IDR Process to contact AFCA. The contact details for AFCA are as follows:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Address to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001.

Data Storage

SmartFee Personal stores all information in relation to complaints it receives within our Complaints Register. The Complaints Register stores information about complaints in the following form:

Date of Complaint	Name and details of Complainant	Type of Complaint	Date of Response	Outcome
01/01/23	John Smith Email: john@smith.com Mobile: 111 222 333	Credit – didn't disclose all fees	10/01/23	Resolved – acknowledged our mistake and obligations varied

If we receive a number of complaints concerning the same issue, we will promptly take steps to rectify any systemic issues which ought to be addressed.

Review

SmartFee Personal will review this policy once every 2 years (or such earlier time as may be required by law) to ensure that our IDR Process is operating efficiently, honestly and fairly. If you have any suggestions in relation to our IDR Process, we encourage you to contact our Complaints Officer on the details provided above.