

Baptist Financial Services Australia Ltd

ABN 56 002 861 789 – AFSL 311062
A delegated body of Australian Baptist Ministries



Ph 1300 650 542

Email clients@bfs.org.au

Web www.bfs.org.au

Disputes Resolution Process Baptist Financial Services Australia Ltd and Your Concerns and Complaints

Baptist Financial Services Australia Ltd (“BFS” and “Baptist Financial Services”) is committed to providing quality advice and accurate information. As part of that commitment, we are focused upon improving client satisfaction by providing an efficient and accessible system for complaint resolution.

We will always endeavour to resolve your complaint quickly and fairly. If you have any complaint about the service provided to you, you should take the following steps:

1. Speak to a member of our staff directly or ask to speak with their Manager about your complaint. BFS will try to promptly settle your complaint. If we are unable to settle your complaint immediately to your satisfaction, then we will acknowledge your complaint and may, if relevant, request further details from you. If your complaint is closed within 5 Business Days, by being resolved to your satisfaction or if there is no reasonable action that can be taken to address the complaint, then we will communicate with you. This may be by means other than in writing (for example, by telephone) but, if you wish, you may request that we provide you with a written response.

Otherwise, within 30 days of receiving your complaint, we will:

- advise you in writing of the results of its investigation; or
- advise you of the reasons for any further delay.

An investigation will continue beyond 30 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where we investigate the relevant transaction under any applicable industry rules. We will continue to provide you with monthly updates on the progress of the investigation and a date when a decision can be reasonably expected, unless we are waiting for a response from you, and you have been advised that we require such response.

2. If you are dissatisfied with BFS’ decision or the way they handle your complaint, please contact the Complaints Handling Officer of BFS on 1300 650 542 or email clients@bfs.org.au.

Otherwise, you can contact the Australian Financial Complaints Authority (“AFCA”). AFCA is a free, independent service for BFS’s clients. Awards may be made by AFCA to settle claims. AFCA can help you solve your complaint if Baptist Financial Services has been unable to do this through its complaint’s resolution process. If you want more information on AFCA, please visit <http://www.afca.org.au>.

You can contact AFCA by:

- phoning: 1800 931 678,
- writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001,

- faxing to: (03) 9613 6399,

- emailing to: info@afca.org.au
- Website: www.afca.org.au

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

For more information on our complaints handling process, please contact us. There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and that it can be resolved to your satisfaction.