

# a guide to resolving complaints

If you have a question about, or you are unhappy with, a Monument Premium Funding product or service then we would like to know.

Monument Premium Funding supports the National Credit Code of and the National Privacy Principles. For further information on resolving a complaint you can contact us on 1800 664 643. Our office hours are 8.30am to 5.00pm weekdays.

## National Credit Code

The National Credit Code ('the Code') to the National Consumer Credit Protection Act 2009 (Cth) may apply to your credit agreement with Monument Premium Funding. Monument Premium Funding is committed to compliance with the terms of the Code.

## Privacy

Your privacy is important to us. Monument Premium Funding is bound by the Australian Privacy Principles of the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the Australian Privacy Principles, and acknowledge the importance of keeping individuals' personal details confidential and secure. Our privacy policy can be accessed at [www.monumentpf.com.au](http://www.monumentpf.com.au).

## How we will assist you

Monument Premium Funding has a complaints and disputes resolution process in place, which is available to anyone who has a complaint against Monument Premium Funding, our employees, agent representatives or service providers.

This service is available nationally with all matters treated in confidence. If you have any questions concerning the complaints and disputes process, please contact us on 1800 664 643 or [info@monumentpf.com.au](mailto:info@monumentpf.com.au).

## Our Promise to you

All complaints and disputes will be handled in a fair, transparent and timely manner.

As soon as you contact us, we will answer any questions you have and try to resolve the matter immediately or within 24 hours.

We will fill out a Client Compliant Form noting your comments, and refer this Form to an appropriately authorised Manager, who will make a decision regarding your complaint within five (5) business days which may be extended with your consent.

If your complaint remains unresolved, you can request a review by an Internal Dispute Resolution (IDR) Officer whom has the authority to deal with your dispute, examine the issue and advise you of his or her final decision within fifteen (15) working days from the date of your request.

We will keep you informed on how we handle your dispute, and provide you with reasons for our decisions.

If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

In special circumstances, or where a matter is being or has been investigated, we may decline to release information, but we will not do so unreasonably. If your complaint is in connection with our refusal to release any document or detail from our files to you or any other party, then we will provide our reasons for that refusal in writing. If you are unhappy with our decision the matter can be referred to an IDR Officer for review.

If our IDR Officer is unable to resolve your dispute satisfactorily, we will inform you that you may refer your dispute to the Financial Ombudsman Service (FOS). You also have the right to take a dispute to FOS' where we have taken longer than 45 days to resolve your complaint or dispute.

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## Our Promise to you

The FOS is an independent external dispute resolution body approved by the Australian Securities & Investments Commission which determines disputes at no charge to you. The FOS has the authority to deal with certain financial services disputes within its Terms of Reference and its determinations bind us but not you. In addition FOS has a limited jurisdiction to deal with privacy complaints. You must make your complaint to FOS within 2 years of our final IDR response and may do so by providing it to.

### Financial Ombudsman Service

GPO Box 3, Melbourne VIC 3001

Tel: 1300 780 808

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

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

If you are unhappy with the decision made by FOS or do not wish to take your complaint to FOS, you retain your rights to seek redress elsewhere, for example, by commencing proceedings in a court.

Further, if our IDR Officer is unable to resolve your Privacy dispute satisfactorily, you may apply to the Office of the Australian Information Commissioner (OAIC) to have your complaint investigated. We will inform you of this right following decision by a manager or an IDR officer. You must lodge a complaint with the OAIC within 12 months of the date you became aware of the issue. The contact details of the OAIC are:

### Office of the Australian Information Commissioner

GPO Box 2999, Canberra ACT 2601

Tel: 1300 363 992

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)