

Complaints Handling Policy

1. Introduction

V Finance Business Solutions Pty Ltd (ABN 98 657 256 972) T/As V Finance Business Solutions is an **Authorised Credit Representative (No. 538796)** of AFAS Group Pty Ltd (ABN 12 134 138 686), holder of Australian Credit Licence 414426.

We are committed to providing high-quality service to all our clients. However, if you believe we have not met your expectations or obligations, we encourage you to raise your concerns so we can resolve the issue promptly and fairly.

2. What is a Complaint?

A complaint is defined in AS/NZS 10002:2014 and adopted by ASIC as:

“An expression of dissatisfaction made to or about an organisation, related to its products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

Any person dissatisfied with our services may make a complaint.

We also welcome general feedback. However, this policy applies only to complaints requiring investigation or resolution.

3. How to Lodge a Complaint

If you have a complaint and have not been able to resolve it with the staff member involved, you can contact our Complaints Officer using the following:

- **Address:** Canterbury NSW 2193
- **Phone:** 0414 896 397
- **Email:** info@vfinancebusiness.com.au
- **Website:** <https://www.vfinancebusiness.com.au>

When lodging a complaint, please provide:

- Your name and contact details
- Details of the service provided
- A clear description of the complaint
- Details of any staff involved (if applicable)
- Supporting documents or correspondence

4. Assistance

If you require assistance in lodging or managing your complaint (including language support), please let us know and we will take reasonable steps to assist you.

5. Our Internal Complaints Process

Once we receive your complaint:

- We will **acknowledge receipt within 1 business day** where possible
- We will investigate the complaint promptly and fairly
- We aim to resolve complaints within **5 business days** where possible

If we are unable to resolve the complaint within this timeframe:

- We will continue to investigate and keep you informed
- We will provide a **written response within 30 calendar days** as required by law

Our written response will include:

- A summary of your complaint
 - The outcome of our investigation
 - Reasons for our decision
 - Any actions taken
 - Information about your right to escalate the complaint
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6. External Dispute Resolution

If you are not satisfied with our response, you may lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**.

AFCA provides a free and independent dispute resolution service for consumers.

Contact details:

- Website: <https://www.afca.org.au>
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001