

BRISBANE CAPITAL Pty Ltd

ABN 46 115 153 163

Australian Credit Licence 378356

The information in this brochure is effective as at 13 August 2023

The Directors and staff of Brisbane Capital Pty Ltd understand that although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

To ensure that you have the opportunity to make your complaints known, we have developed a Complaints and Dispute Resolution procedure. This procedure means:

- You have a way of having your complaints addressed;
- Our directors and management will be aware of the issue that is of concern to you; and
- Procedures and products may possibly be adjusted, to improve our service.

This procedure is free of charge to clients. However, standard charges may apply in accordance with our fees and charges for copies of previous transactions or retrieval of documents from archives, where requested by you.

WHAT IS A COMPLAINT?

A complaint is a verbal or written expression of dissatisfaction by a member about a product or service provided by Brisbane Capital Pty Ltd.

WHAT IS A DISPUTE?

A dispute arises if you make a complaint to Brisbane Capital Pty Ltd about a product or service and you are not satisfied with the response you receive.

INTERNAL DISPUTE RESOLUTION

If your complaint involves a transaction or privacy issues it will be necessary to provide full details of the complaint in writing, as more specific legislation or Codes of Practice apply.

You are not obliged to pursue a dispute with Brisbane Capital Pty Ltd using the Internal Complaints and Dispute Resolution procedure. If you use the Internal Complaints and Dispute Resolution procedure, you may commence legal proceedings before, after, or at the same time as using the Internal Complaints and Dispute Resolution procedure.

Brisbane Capital Pty Ltd participation in the Internal Complaints and Dispute Resolution procedure is not a waiver of any rights it may have under the law, or under any contract between you and Brisbane Capital Pty Ltd.

An example of a contract between you and Brisbane Capital Pty Ltd may be the terms and conditions of an agreement or loan.

This Guide is not a contract between you and Brisbane Capital Pty Ltd and it is not enforceable against Brisbane Capital Pty Ltd.

HOW TO MAKE A COMPLAINT OR REQUEST RESOLUTION OF A DISPUTE

In most cases your complaint can be settled to your satisfaction by simply making us aware of it. You can raise your complaint with our staff verbally by telephone, in person, or in writing by letter, or email.

If the staff member is unable by reasons of authority or experience to handle the matter, they will refer your complaint to a more senior or experienced person. In the great majority of cases your complaint will be dealt with to your satisfaction at this stage and you will not need additional assistance.

All complaints and disputes will be recorded in our Complaints and Disputes Register.

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions and complete a Complaint Form to allow the Dispute Resolution Manager to properly investigate the complaint.

Where the staff member cannot immediately settle the complaint/dispute we will acknowledge receipt of it to you in writing within two working days. We will also advise you in writing of the procedures for investigating and handling your complaint/dispute.

DISPUTE INVESTIGATION

Your dispute will be fully investigated by the Dispute Resolution Manager and a decision made on the matter. You may contact the Dispute Resolution Manager as follows:

Dispute Resolution Manager
Brisbane Capital Pty Ltd
P.O. Box 8081
Cleveland
QLD 4163

Tel: 07 3726 6888 or 1300-500-289

Email: info@brisbanecapital.com.au

Website: brisbanecapital.com.au

In the majority of cases you will be advised of the outcome in writing within 21 working days. Should there be exceptional circumstances causing a delay, we will advise you.

EXTERNAL DISPUTE RESOLUTION

If you are still not satisfied with the outcome of your dispute, you have access to an external dispute resolution service.

This service is provided at no cost to our clients.

The contact details for our external dispute resolution service are as follows:

Australian Financial Complaints Authority (AFCA)

Tel: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

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