

Baptist Financial Services Australia Ltd

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WA PO Box 57 Burswood WA 6100

A delegated body of Australian Baptist Ministries

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:

- A. Speak to a member of our staff directly or ask to speak with their Manager about your complaint. BFS will try to settle your complaint by the end of the 5th business day after receipt of your complaint. If BFS can't, BFS will tell you that it will try to settle your complaint and will provide a final response by the end of the 20th business day after receipt of your complaint;
- B. 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.

In relation to the induemoney *Cheq* Account product, if for any reason you are dissatisfied with the service you are receiving from BFS, then you are welcome to contact Indue by:

Phone – call the induemoney *Cheq* Account Manager on 07 3258 4222; or

Write to – induemoney *Cheq* Account Manager, Indue Ltd, PO Box 536 Toowong Qld 4066.

Otherwise, you can contact the Financial Ombudsman Service Limited (“FOS”). FOS is a free, independent service for BFS's clients if the amount you are claiming is up to \$500,000. Awards up to \$280,000 may be made by FOS to settle claims. FOS can help you solve your complaint if Baptist Financial Services has been unable to do this through its complaints resolution process. If you want more information on FOS, please go to <http://www.fos.org.au>.

You can contact the Financial Ombudsman Service Limited (“FOS”) by:

- o phoning: 1300 780 808;
- o writing to:
Financial Ombudsman Service Limited
GPO Box 3
Melbourne Vic 3001;
- o faxing to: (03) 9613 6399;
- o emailing to: info@fos.org.au
- o Website: www.fos.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.