

COMPLAINTS POLICY

Clover Financial Services Pty Ltd and our representatives (**we, our or us**) value your feedback. We understand that issues might arise from time to time that can cause our clients dissatisfaction. If at any time you are dissatisfied with us or our services, please contact and provide us with your concerns and feedback, and allow us the opportunity to remedy the matter where this is appropriate and possible.

How to make a complaint?

You can provide us with your feedback or complaint by contacting us as follows:

Complaints Officer: Craig Williams
Postal Address: PO Box 66 Wandiligong VIC 3744
Telephone: 0434 422 316
E-mail: craig@cloverfs.com.au

Whichever lodgement method you choose to lodge your complaint, please provide us with your full name, contact details and as many details as possible regarding your complaint.

If you are experiencing difficulties and need additional assistance/support in lodging your complaint, please contact our Complaints Officer, who will help you work through our complaints process.

How will we treat your complaint?

When we receive your complaint, we will:

- acknowledge your complaint within one business day of receipt or as soon as reasonably practicable;
- assess and investigate the matter(s) raised in your complaint;
- keep you informed of the progress of your complaint at key stages of the complaints handling process; and
- provide you with a written response that will explain our investigation, decision, and reasons for our decisions once our investigation is complete.

How long will it take us to treat your complaint?

Generally, we will provide you with a response no later than 30 calendar days after receiving your complaint.

In some cases, a different time frame may apply where the resolution of your complaint is particularly complex, or there are circumstances beyond our control causing complaint management delays. Where this is the case, we will provide you with a delay notification which will inform you of the reasons for the delay and your rights to escalate the matter to the Australian Financial Complaints Authority (**AFCA**) if you are dissatisfied.

How to access and contact AFCA?

Clover Financial Services Pty Ltd is a member of AFCA. AFCA is an independent dispute resolution scheme available to consumers. If we have not resolved your complaint to your satisfaction or issue you with a delay notification, you can lodge your complaint with AFCA.

AFCA contact details:

Postal Address:	GPO Box 3, Melbourne VIC 3001
Telephone:	1800 931 678 (free call)
E-mail:	info@afca.org.au
Web Address:	www.afca.org.au