



## Our Dispute Resolution Policy

At Elders our reputation is built on our ability to match the appropriate product(s) to the individual's requirements as well as the service we offer. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where clients may be dissatisfied with the outcomes of our consultation process or the service received.

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you:

### Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact the finance broker involved first and tell them about your concerns.

### Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with our finance broker, we will apply our internal complaints process to manage our complaint appropriately. In this instance the complaint will be internally escalated to our Complaints Contact Person.

Complaints Officer: Debbie Ettridge  
Email: [debbie.ettridge@elders.com.au](mailto:debbie.ettridge@elders.com.au)  
Phone: 08 8425 4034  
Address: 80 Grenfell Street, Adelaide SA 5000

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

### Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, sometimes it may need to be referred and managed externally and independently. Therefore, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute.

This external dispute resolution process is available to you, at no cost. The details of our External Dispute Resolution Scheme are as below:

Australian Financial Complaints Authority (AFCA) GPO Box 3, Melbourne VIC 3001  
Phone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)