

# Liberty Complaints Handling Policy

Fair and easy to access complaint handling is an important part of the service we provide to our customers. It also provides us with valuable feedback about the quality of services we provide.

This Complaints Handling Policy applies to complaints about Liberty Financial Pty Ltd, Secure Funding Pty Ltd and Liberty Network Services Pty Ltd.

## What we treat as complaints

A situation where you are unsatisfied with us, our products, or our service, and have let us know about this dissatisfaction and a response is expected (either explicitly or implicitly).

## Contact us

If you have a complaint, please get in touch with us by phone or email. Our contact details are:

**Phone:** 13 11 33 | Monday to Friday 8.00am - 7:00pm (AEST);

**Email:** [service@liberty.com.au](mailto:service@liberty.com.au)

## Need assistance

If you require further assistance in contacting us, such as National Relay Service or Translation services, please refer to our **Contact Us** page for more details.

## Complaints handling and dispute resolution process

When you first contact us, we will take the time to understand the issue and work towards finding a resolution through our Customer Service Team. In most cases, we can resolve your concerns on the spot, however, if this isn't possible we'll let you know when you can expect us to get back to you.

If, after working with our Customer Service Team, you aren't satisfied with the outcome you can request that your complaint is escalated to our dedicated Resolutions Team. This is provided to you free of charge.

Alternatively, you may wish to contact our Resolutions Team directly by email at [resolutions@liberty.com.au](mailto:resolutions@liberty.com.au) or by phone. Our Resolutions Team will further review all information relating to your complaint and assess it in line with any applicable laws, industry standards and details specific to your circumstances.

After review of information and assessing the resolution options, we will tell you the outcome of your complaint and confirm it in writing with an explanation of our reasons. We will not provide you with a written response if we resolve your complaint within five business days of receipt unless it is requested by you or is required.

## Acknowledgment and Response times

We will acknowledge receipt of your complaint within one business day verbally or in writing.

If your complaint relates to a hardship request, enforcement proceedings or a default, we will respond within 21 calendar days from receipt of your complaint.

For all other complaints, we will provide a final outcome within 30 calendar days of receipt of your complaint.

There may be occasions where we require more time, if this is the case we will notify you.

## Further help?

If you're still not satisfied with the outcome, you can refer your matter to the Australian Financial Complaints Authority (AFCA) which provides a free, independent dispute resolution service:

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)

**In writing:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001