

Internal Dispute Resolution Scheme

Kaya Finance aims to provide the very best service for our clients; however, we understand there may be times where you are not satisfied. In the event that you are unhappy regarding any part of our service, our internal dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

If an issue occurs please inform us verbally or in writing with the exact details of your grievance, so we can work towards a prompt and fair resolution.

Kaya Finance Grievance Officer: Allen Tong

Should you have an issue about our services, please contact Allen Tong on: Phone: 0430 576 357 Or Email: allen@kayafinance.com.au

Our Grievance Officer is a senior person in our organisation and will have the necessary experience and authority to handle your issue and make relevant decisions on outcomes. We are mindful of the need to ensure that clients are treated fairly and with respect during the complaints handling process. Any dissatisfaction will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR). We will aim to deal with your issue immediately. However, if this is not possible, we will write to you to acknowledge your grievance within 5 business days. We will ensure we treat you fairly and will work to resolve your grievance as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation. When we have completed our investigation, we will let you know the outcome and the reasons for our decision.

In the rare event you are not satisfied with how we handled your complaint; you may take the matter 'free of charge' to the relevant External Dispute Resolution (EDR) service provider (subject to the provider's terms of reference). Please note that the EDR provider will request the matter be first attempted to be resolved through our IDR process. If our IDR process is still in progress, they would expect that this process be completed before any external consideration. Our EDR service provider is the Australian Financial Complaints Authority (AFCA) which can be contacted via:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)¹

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

We will have provided a final response to the complainant if we:

1. Accept the complaint and, if appropriate, offer redress, or
2. Offer redress without accepting the complaint; or
3. Reject the complaint.

Dispute Resolution and Grievances

We always endeavour to treat our clients with great respect and always wish to understand our clients interactions with us, whether less than ideal or indeed positive