

## **Dispute Resolution**

Gavin Williams and Garden Financial Services are committed to the efficient and fair resolution of all client complaints as and when they are received. This level of fairness in treatments applies to all involved in any complaints or dispute process.

Gavin Williams and Garden Financial Services have two types of dispute resolution processes for clients:

- Internal Disputes Resolution; and
- External Disputes Resolution.

### **Internal Disputes Resolution Scheme**

Our internal complaints handling system is easy to understand and in plain English. Gavin Williams and Garden Financial Services will make every effort to ensure that the client has every opportunity to express their concern and complaint.

If you have a concern or complaint with us you may:

- Email us at – [compliance@newco.net.au](mailto:compliance@newco.net.au)
- Talk to our Complaints Manager by calling 1300 888 416
- Write a letter addressed to PO Box 6449, St Kilda Road, Melbourne VIC 8008
- Talk to your NewCo Credit Representative
- Upon receipt of a concern or complaint we will discuss the issue with you and undertake any necessary investigation to resolve the issue.
- All client complaints must be responded to within 5 days of receipt of the initial complaint.
- Unless unforeseeable circumstances arise, all client complaints are to be resolved within 6 weeks of receipt.
- If after this 6 week period the complaint remains unresolved, you will be informed in writing that your complaint cannot be resolved and we will inform you of your right to continue through an External Complaints Resolution Scheme of which NewCo is a member.

### **External Complaints Resolution (CIO)**

NewCo is a member of CIO (Credit and Investment Ombudsmen). Clients are free to make enquiries with CIO to addresses any grievances they may have.

Complaints can be lodged with CIO electronically via their website, or in writing to:

**Mail:**

Credit and Investment Ombudsmen

C/- Case Management Team

P.O. Box A252

South Sydney NSW 1235

Using the Online Complaint Form: <http://www.cio.org.au/complaint-resolution/making-a-complaint/>

Office Hours are Monday to Friday 9.00am – 5.00pm (Sydney time)

Contact Details: Ph: 1800 138 422

Fax:(02) 9273 8455