



Complaints and Dispute Resolution Process

From time to time you may be unhappy with a product or service provided by BK Finance Pty Ltd.

If you are dissatisfied with a product or service provided by us to you (a complaint) or if your complaint has not been effectively resolved when you bring it to our attention (a dispute), then you must tell us promptly.

You may tell BK Finance Pty Ltd by:

- Calling us at 1300856581 between 8.00am and 8.00pm Monday to Friday or 9.00am to 5.00pm Saturday to Sunday (Melbourne time).
- Mailing us at BK Finance Pty Ltd, PO Box 384, Epping VIC 3076.
- Emailing us at info@bkfinance.com.au.

Each complaint or dispute is logged in our internal computer database and assigned to the appropriate person to resolve. We have two types of dispute resolution processes:

- internal dispute resolution process, and
- external dispute resolution process.

Both of the processes are free of charge for you to use.

[BK Finance Pty Ltd's internal dispute resolution process](#)

If your complaint cannot be resolved at first contact, we will keep you informed of the progress and aim to give you a full response to your complaint within 10 business days. If the complaint is not resolved by that time, we will keep you advised at regular intervals of the status of your complaint.

In all but exceptional cases we will take less than 45 days from receiving your complaint to complete our investigation.

If we don't, we will:

- inform you of the reasons for the delay,
- provide you with monthly updates on the progress of the investigation, and
- specify a date when a decision can reasonably be expected.

When we complete our investigation we will:

- advise you of the outcome, and
- advise you of our reasons for our decision with reference to any relevant provisions of the applicable terms and conditions.

Transaction errors

In the case of your account being incorrectly debited or credited, we will promptly adjust your account (including any interest and/or charges) and tell you the amount that has been debited or credited to your account as a result.

If we decide that your account has not been incorrectly debited or credited, or (in the case of unauthorised transactions) that you have contributed to at least part of the loss, we will:

- provide you with copies of any document or other evidence on which we based our decision, and
- advise you whether there was any system or equipment malfunction at the time of the transaction.

We will accept part or full responsibility for the amount that is the subject of your complaint if we:

- fail to observe the above complaint investigation procedures, or
- fail to allocate liability in accordance with the relevant terms and conditions, or
- fail to communicate to you the reasons for our determinations, and the failure contributed to a decision against you or the failure unreasonably delayed the resolution of your complaint.

Our external dispute resolution process

If you are not satisfied with our internal dispute resolution or the way we handle your complaint, you may refer it to the Credit Ombudsman Service Limited (COSL).

The COSL is a completely independent and impartial body to resolve disputes about provision of banking services. This service is available to you at no cost.

Please try to resolve your dispute directly with us before contacting the Credit Ombudsman Service Limited.

The COSL's contact details are:

Phone: 1800 138 422- Monday to Friday between 9.00am and 5.00pm (Melbourne time)

Fax: (02) 9273 8440

Website: <http://www.cio.org.au/>

Write to: Credit and Investments Ombudsman Ltd

PO Box A252

South Sydney NSW 1235