



Dispute Resolution and Complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

We are mindful of the need to ensure that consumers 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).

Making a complaint

Before you contact us be prepared with any supporting documents or evidence you think will help clarify your concern. When you make your complaint, be clear about what has happened and what you would like us to do.

Contact us in Person or via Telephone

If you have a complaint or concern you should first contact us on 1300 544 489. In most situations the we will be able to resolve the matter at that time. If we are unable to resolve the matter at that time, we will follow up with the appropriate area and keep you advised of the progress whilst the matter is being investigated.

If 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).

External Dispute Resolution

Lightyear Finance is a member of the Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

If you have a complaint about your privacy and we are unable to resolve your dispute, the matter can be referred to;

Office of the Privacy Commissioner

They can be contacted on 1300 363 992

or at PO Box 5218, Sydney NSW 2001.

You may use to make a complaint and obtain information about your rights

Australian Securities and Investments Commission (ASIC)

www.asic.gov.au

Infoline: 1300 300 630,

Email: infoline@asic.gov.au

Contact us for any further information

Phone 1300 LIGHTYEAR (1300 544 489)

Email: support@lightyearfinance.com.au