

# Feedback and Complaints

## HOW CAN WE HELP YOU?

We welcome your feedback whether it's a compliment, suggestion or complaint. If you're ever unhappy about something we (or our representatives) have or haven't done, please give us the opportunity to put things right.

### **Please tell us about your concern**

In the first instance you should contact Customer Service by:

- calling **1300 946 677** 9am to 5pm Monday to Friday (AEST) from anywhere in Australia;
- emailing us at [info@thesmartguys.com.au](mailto:info@thesmartguys.com.au); or
- writing to us at The Smart Guys, 275 Canterbury Road, Canterbury, Victoria, 3126.

### **What we will do when we receive your complaint**

We will acknowledge the complaint. This may be done in person or by phone, post or email, as soon as we practically can after receipt of your complaint.

### **How long it may take to resolve your complaint**

Where possible, we'll resolve your concern or query on the spot. If we need some additional time, we'll let you know. We will keep you informed of the progress of our response to your complaint.

If you're not satisfied with our response, you can request that it be referred to a manager. If your concern is still not resolved to your satisfaction, we will refer the matter to our Internal Dispute Resolution Committee. Some complaints take longer to resolve, but we will make sure we will come back to you with an outcome within 45 days.

### **How we assess a complaint**

We aim to find a fair solution to your complaint using all relevant information and common sense. In making a decision, we always consider the law, industry codes and guidelines, good practice, what is fair, and what is the commercially sensible thing to do.

### **If you're still not satisfied**

In the unlikely event that your concerns are still not resolved to your satisfaction by the Internal Dispute Resolution Committee, or your complaint has not been resolved within 45 days, you may be able to refer the matter to the Financial Ombudsman Service (subject to its Terms of Reference).

### **Financial Ombudsman Service (FOS)**

GPO Box 3  
Melbourne Victoria 3001  
Phone: 1300 78 08 08  
Fax: 03 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

A decision of FOS is binding on us. A decision of FOS is not binding on you and you have the right to seek further legal assistance.

### **Do I have to pay anything to make a complaint?**

No. Our complain resolution processes are provided free of charge. The FOS service is a service provided to you free of charge.

### **Can someone else make a complaint on my behalf?**

Yes. However, you will need to give us your written confirmation that you have authorised another person to pursue the complaint. This is so we do not breach your privacy when we discuss your complaint with them.