

OUR INTERNAL DISPUTE RESOLUTION (IDR) SCHEME

We are committed to providing you with the best possible service. If at any time we have not met our obligations or you have a complaint about the service that we provide, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly. If you have a complaint, the following steps are available to you.

In the first instance, please contact Eric Deng.

We will acknowledge receipt of your complaint within 1 business day. If Eric Deng is unable to resolve the complaint to your satisfaction within 5 business days, we will escalate the complaint to the Complaints Officer. You can also contact the Complaints Officer directly as detailed below:

COMPLAINTS OFFICER

Name	Mark Norman
Email	compliance@spfgroup.com.au
Phone Number	08 9286 6888
Address	325 Churchill Ave, Subiaco WA 6008, Australia

There will be situations where the Complaints Officer is also your Broker. This will not have any impact on the capacity to deal with your complaint effectively or appropriately. We may ask for additional information to ensure your complaint is properly investigated.

Within 30 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

OUR EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME

If you do not think we have resolved your complaint to your satisfaction, or you have not heard from us within 30 calendar days, you may refer the matter to an EDR scheme. You may also refer the matter to an EDR scheme at any time, but if our IDR process is still in progress, they may request that our IDR processes be complete before considering the matter further.

This EDR process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Licensee and their Credit Representative are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representative's EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

	EDR (LICENSEE)	EDR (CREDIT REPRESENTATIVE)
Name	Australian Financial Complaints Authority (AFCA)	Australian Financial Complaints Authority (AFCA)
AFCA Member Number	42176	Individual AFCA Membership Number
Email	info@afca.org.au	info@afca.org.au
Phone Number	1800 931 678	1800 931 678
Address	GPO Box 3, Melbourne VIC 3001, Australia	GPO Box 3, Melbourne VIC 3001, Australia