

Finance Company Dispute Resolution/Complaints

R.A.C.V. Finance Limited is committed to a high level of service delivery to our members. We are governed by a suite of related legislative and regulatory requirements in the provision of consumer credit products and how we manage complaints.

Internal Dispute Resolution Scheme:

We are committed to a fair and prompt resolution of any disputes or complaints and have a dedicated team of Member Relations consultants who will work with you towards a resolution.

You can also contact Member Relations by

- Phone 1800 675 958
- Email to member_relations@racv.com.au
- Mail to Level 10, 485 Bourke Street, Melbourne 3000

If you email, fax or write to us with a complaint, you will receive an acknowledgement within 24 hours. We will then investigate your complaint to find a fair and reasonable resolution for you, and if appropriate, determine a fair remedy. You will be informed of the decision and the reasons for that decision in writing.

Unless there are exceptional circumstances, we will in all instances respond to your complaint within 30 days (or 21 days for disputes involving default notices) of receipt of the initial complaint. If we are unable to resolve the complaint within 30 days, we will:

- Inform you of the reasons for the delay
- Specify a date when a decision can be reasonably expected

External Dispute Resolution Scheme:

If your complaint remains unresolved or not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority or AFCA. AFCA provides a fair and independent complaint resolution that is free.

AFCA is an external dispute resolution scheme that provides consumers with an alternative to legal proceedings for resolving disputes.

Decisions made by AFCA will be binding on us if you accept that decision. If you do not accept the decision, it is not binding and does not exclude other remedies available to you. For more information on AFCA please go to www.afca.org.au

Complaints to AFCA can be made by:

- Phone: 1800 931 678
- Email: info@afca.org.au
- Website: <https://www.afca.org.au/make-a-complaint>
- Mail: GPO Box 3, Melbourne VIC 3001