

At PMG Finance our aim is to provide our clients with superior service, but we know that despite our best efforts sometimes things can go wrong.

If you have any concerns with the level of service received, it is important that we are aware of the issues and have an opportunity to restore your confidence.

We are well aware that a simple misunderstanding which is left unresolved, can lead to a negative lasting impression and we strongly recommend that in the first instance, you speak with the person with whom you originally dealt to see if an amicable outcome can be achieved.

If after speaking with your contact, you still feel the matter has not been resolved, we invite you to escalate the matter to our Dispute Resolution Officer for further investigation.

In this regard, please contact us on (07) 4639 1011. You can also:-

- E-mail your concerns to: [admin@pmgfinance.com.au](mailto:admin@pmgfinance.com.au)
- Send a letter to our postal address – PO Box 246, TOOWOOMBA, QLD, 4350 (Marked Attention: Dispute Resolution Officer)
- If you choose to e-mail or write to us, you will receive an acknowledgment confirming we have received your correspondence, and the matter will receive prompt attention.

To assist us, we ask that you clearly explain all matters relevant to the issue and the remedies you seek.

Upon receipt, we will contact you if any further information is needed. Once all information is on hand, we will investigate the matter thoroughly and inform you of the outcome as soon as possible.

Unless there are exceptional circumstances, we will in all instances respond within 45 days of receipt of the initial contact.

If we are unable to resolve the complaint within 45 days we will:-

- Advise you of the reason for the delay
- Specify a date when a decision can be reasonably expected.

If you are not satisfied with our final response, you may lodge a complaint with our External Dispute Resolution Scheme, the Australian Financial Complaints Authority, which can be contacted via:

Online: [www.afca.org.au/make-a-complaint/](http://www.afca.org.au/make-a-complaint/)  
Phone: 1800 931 678

*\* Time limits may apply for complaints to AFCA, and as such, you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.*

*Alternatively you may contact the Privacy Commissioner via:*

Online: [www.oaic.gov.au](http://www.oaic.gov.au)  
Phone: 1300 363 992

