

Dispute Resolution Guide

Golden Bridge Enterprises (Aust) Pty Ltd (Australian Credit Lic No. 388601) is committed to a fair and prompt resolution of any disputes or complaints.

Please let us know any concerns you may have promptly because a conversation on the telephone means Golden Bridge can learn how to serve you better and continually improve our customer service. Often complaints are misunderstandings that can be resolved during a telephone conversation or two with our Complaints Contact Person.

You can also:

- Email the Complaints Contact Person at feedback@gbcash.com.au
- Fax the Complaints Contact Person a letter to 1300 138 916
- Send the Complaints Contact Person a letter to our postal address at PO Box 347, Collins Street West, VIC 8007

If you have chosen to email, fax or write to us with a complaint, you will receive an acknowledgement so you will know that we have received your complaint.

The Complaints Contact Person will assist you with handling the complaint and will advise if any further information is needed. The Complaints Contact Person will liaise with managers and staff at Golden Bridge to find answers for you and if appropriate determine a fair remedy. You will be informed of the decision and the reasons for that decision.

If you are not satisfied with the result of your complaint you may wish to contact Credit Ombudsman Service Limited.

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

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

- Inform you of the reasons for the delay;
- Specify a date when a decision can be reasonably expected; and
- Notify you of your right to contact Credit Ombudsman Service Limited.

All complaints will be processed at no charge to you.

Credit Ombudsman Service Limited may be contacted as follows:

P 1800 138 422
F (02) 9273 8440
M PO Box A252
Sydney South NSW 1235
W www.cosl.com.au