



Complaints Handling Policy & Process

Maree Trovato is Australia Credit Representative 564921 and Katherine Thomas & Associates Pty Ltd are licenced credit representatives of QED Credit Services Pty Ltd Australian credit licence number 387856. Katherine Thomas & Associates Pty ABN 38 106 453 301 is trading as Thomas Finance Consulting, Richmond VIC 3121.

1. Purpose

This policy outlines how Thomas Finance Consulting manages and resolves complaints from clients in a fair, transparent, and timely manner, consistent with ASIC Regulatory Guide 271 (Internal Dispute Resolution) and AFCA Rules.

Our goal is to:

- Resolve client concerns quickly and fairly at the first point of contact where possible.
- Escalate unresolved matters promptly through our internal dispute resolution (IDR) process.
- Ensure clients are aware of their right to refer unresolved complaints to AFCA.

2. Definition of a Complaint

A complaint is an expression of dissatisfaction made to or about the organisation, related to its products, services, staff, or complaints handling process, where a response or resolution is explicitly or implicitly expected or legally required (ASIC RG 271.27).

3. Lodging a Complaint

Clients can make a complaint verbally or in writing via any of the following:

- Phone: 0400 009 239
- Email: maree@thomasfinance.com.au
- Post: PO Box 424, East Melbourne VIC 8002

4. Internal Dispute Resolution (IDR) Process

Step 1 – We will acknowledge the complaint within 24 hours (or as soon as practicable).

Step 2 – Investigate: Review documentation, speak with staff, and keep the client informed.

Step 3 – Respond: Provide a written IDR response within 30 calendar days.

Step 4 – Close: Document resolution and update Complaints Register.

5. Escalation to AFCA

If the complaint is not resolved to the client's satisfaction, or if we have not responded within 30 calendar days, the client has the right to refer the matter to:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

6. Record Keeping

All complaints (verbal or written) must be recorded in the Complaints Register, noting:

- Date received
- Complainant details
- Nature of complaint
- Actions taken
- Outcome and date resolved

Records must be kept for at least 5 years.

7. Staff Responsibilities

All staff must understand this policy and be trained to identify and report complaints.

Only the Principal Broker (or delegate) may issue a formal written IDR response.

The offshore staff must refer any client dissatisfaction immediately to the broker.

8. Continuous Improvement

Complaints are reviewed quarterly to identify trends and root causes. Findings are used to improve service.

9. Version Control

Version	Date	Changes	Approved By
1.0	1 Oct 2025	Initial policy	Maree Trovato