

Dispute Resolution Policy

City Finance Lending Pty Limited

Company:	City Finance Lending Pty Ltd
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ACL:	469854
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VERSION CONTROL

Version Number	Date Updated	Notes
1	1 July 2024	Original document prepared and finalised.
2	18 February 2025	Approved by Board
3	27 February 2026	Annual policy review completed. Amendments made to improve IDR governance, complaint escalation procedures, systemic issue management, accessibility provisions, and drafting consistency.

SECTION A – INTRODUCTION

1. PURPOSE

- 1.1 The purpose of City Finance Lending Pty Limited ("**City Finance**") Dispute Resolution Policy ("**Policy**") is to ensure Consumer Complaints in respect of financial services are dealt with promptly, fairly and consistently.
- 1.2 This Policy represents City Finance's commitment to effective and efficient Complaints handling and to fair and transparent dealings in the financial marketplace.
- 1.3 The standards and requirements set out in the ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 as outlined in this Policy are enforceable.

2. POLICY STATEMENT

- 2.1 City Finance must have a Dispute Resolution system that consists of:
 - (a) an Internal Dispute Resolution ("**IDR**") process that complies with the standards and requirements made or approved by ASIC that cover Complaints made by Consumers in relation to the credit services provided; and
 - (b) membership of AFCA.
- 2.2 The benefits of effectively resolving Consumer Complaints through an IDR system with broad coverage include:
 - (a) the opportunity to resolve Complaints quickly and directly;
 - (b) the promotion of trusted relationships between City Finance and its Consumers;
 - (c) improved levels of Consumer confidence and satisfaction;
 - (d) a greater understanding of the key drivers of Complaints;
 - (e) the ability to identify emerging issues and inform product and service delivery improvements; and
 - (f) reduced AFCA fees and future remediation costs.
- 2.3 City Finance takes a proactive approach to identifying and resolving Complaints. It is better for City Finance and its Consumers that a Complaint is dealt with at the earliest possible stage because it:
 - (a) prevents Complaints from becoming entrenched;
 - (b) preserves Consumer relations;
 - (c) is often the most efficient and cost-effective way for an organisation to deal with Complaints; and
 - (d) may improve customer satisfaction.

2.4 When reviewing and establishing this Policy, City Finance has taken into account:

- (a) the size of its business and the number of people in the organisation;
- (b) the products and services offered and the volume and size of transactions City Finance is responsible for;
- (c) the nature of its Consumer base;
- (d) the diversity and structure of its operations; and
- (e) the likely number and complexity of Complaints.

3. AIMS

- 3.1 This Policy aims to resolve minor Complaints during the Consumer's initial contact with City Finance.
- 3.2 To action all other Complaints, however received, within 21 calendar days of them being received.
- 3.3 To resolve all Complaints and provide an IDR response no later than thirty (30) calendar days after receipt of a Complaint.

4. DEFINITIONS

- 4.1 **AFCA** means the Australian Financial Complaints Authority, an Australian Securities and Investments Commission ("**ASIC**") approved EDRS.
- 4.2 **Complaint** means an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a Complaint, where a response or resolution is explicitly or implicitly expected or legally required.
- 4.3 **Complaints Management Policy** means the customer-facing document published by City Finance under section 7 that summarises City Finance's Complaint handling process for Consumers. The Complaints Management Policy is a summary only and must be read subject to, and does not vary or limit, this Policy.
- 4.4 **Consumer** means a Consumer as defined by section 5 of the NCCP Act and for the purposes of this Policy, includes Small Businesses.
- 4.5 **EDRS** means External Dispute Resolution Scheme.
- 4.6 **IDR Response** means a written response to the Consumer informing them of:
 - (a) the final outcome of their Complaint at IDR (including either confirmation of actions taken by City Finance to fully resolve the Complaint or reasons for City Finance's rejection or partial rejection of the Complaint;
 - (b) their right to take their Complaint to AFCA if they are not satisfied with City Finance's with the outcome at (a); and
 - (c) AFCA's contact details.

- 4.7 **City Finance** means City Finance Lending Pty Limited.
- 4.8 **NCCP Act** means the *National Consumer Credit Protection Act 2009* (Cth).
- 4.9 **Small Business** means, for the purposes of dispute resolution, a business that had less than one hundred (100) employees at the time of the act or omission by City Finance that gave rise to the Complaint. A small business includes a primary producer, if that primary producer is also a small business.
- 4.10 **Unreasonable Consumer Conduct** means behaviour which because of its nature or frequency raises substantial health, safety, resource or equity issues for City Finance, its employees and representatives, other Consumers or the particular Consumer themselves.

5. DEFINITION OF COMPLAINT

- 5.1 City Finance must deal with expressions of dissatisfaction that meet the definition of Complaint as specified in section 4.
- 5.2 The following expressions of dissatisfaction are included in the definition of Complaint:
- (a) posts on a social media channel or account owned or controlled by City Finance that is subject of the post, where the author is both identifiable and contactable; and
 - (b) Complaints about a matter that is subject of an existing remediation program or about the remediation program itself.
- 5.3 City Finance does not limit its categorisation of Complaints to those expressions of dissatisfaction where a response or resolution is explicitly expected. City Finance also categorises expressions of dissatisfaction where a response or resolution is 'implicitly expected' as a Complaint.

6. CITY FINANCE'S COMMITMENT TO IDR

- 6.1 City Finance's Director ensures they:
- (a) have adequate oversight of City Finance's IDR processes;
 - (b) provide adequate resources to City Finance's employees who have responsibility for managing Complaints including but not limited to providing ongoing training and appropriate human resources;
 - (c) establish and promote City Finance's Complaints Management Policy to customers;
 - (d) implement IT systems and reporting procedures to ensure timely and effective Complaint management and monitoring; and
 - (e) establish clear roles, responsibility and authority for the management and resolution of Complaints.

7. COMPLAINTS MANAGEMENT POLICY AND GOVERNANCE

- 7.1 City Finance must ensure that City Finance's Complaints Management Policy is available free of charge. City Finance's Complaints Management Policy is available on its website.

- 7.2 If the Complaints Management Policy is requested in a particular form, City Finance takes such steps as are reasonable to provide the Complaints Management Policy in the form requested.
- 7.3 This Policy is City Finance's primary internal governance document for Complaint handling. Where the Complaints Management Policy, or any other internal procedure, guide or communication, is inconsistent with this Policy, this Policy prevails and the inconsistent document must be updated to align with this Policy as soon as practicable.
- 7.4 This Policy, and any material amendment to it, must be approved by City Finance's Board before adoption. The Director is responsible for submitting this Policy to the Board for approval and for recording each Board approval in the Version Control table at the front of this Policy.
- 7.5 The Director must review this Policy at least annually, and additionally whenever there is a material change to relevant legislation, ASIC instruments or regulatory guidance, AFCA's rules or approach, or City Finance's business, products, services or Consumer base. The outcome of each review, including any resulting amendments, must be reported to the Board and recorded in the Version Control table at the front of this Policy. Where a review results in an amendment to the Complaints Management Policy, the Director must ensure the amended Complaints Management Policy is republished under section 7.1 within a reasonable time.

SECTION B – PROCEDURES: RECEIVING COMPLAINTS

8. ENABLING COMPLAINTS

- 8.1 City Finance publicises information about how and where Complaints can be made by:
- (a) publishing its Complaints Management Policy on City Finance's website and making the Complaints Management Policy available in hard copy free of charge upon request;
 - (b) including information about the IDR process in product welcome packs;
 - (c) enabling Consumers to pursue Complaints via the IDR process free of charge; and
 - (d) providing training to all staff about City Finance's IDR process.
- 8.2 Where appropriate, City Finance makes its IDR process accessible for Consumers with disabilities or language difficulties by:
- (a) City Finance proactively identifying Consumers who might need additional assistance;
 - (b) ensuring that information provided to the public about City Finance's IDR process is available in a range of languages and formats (including large print, Braille or audiotape);
 - (c) enabling people to adjust the font size of information on its website;
 - (d) offering translation services to Consumers or making staff available who are cross-culturally trained.
- 8.3 City Finance offers multiple Complaint lodgement methods including:
- (a) telephone number;
 - (b) email;

- (c) letter;
- (d) social media platforms owned or controlled by City Finance;
- (e) in person; or
- (f) online.

8.4 City Finance allows representatives of the Consumer to lodge Complaints on the Consumer's behalf and accepts authorities from representatives lodging Complaints on behalf of Consumers. In these circumstances, City Finance does not contact the Consumer directly, unless:

- (a) the Consumer requests direct communication with City Finance;
- (b) City Finance reasonably believes the representative is not acting in the Consumer's best interests;
- (c) City Finance reasonably believes the representative is acting in a deceptive or misleading manner with the Consumer and/or City Finance;
- (d) City Finance reasonably believes the representative is not authorised to represent the Consumer; and
- (e) at the time City Finance Lending is dealing with the Complaint, the representative has been excluded by AFCA from representing Consumers in relation to a Complaint lodged with AFCA.

9. RECEIVING COMPLAINTS

9.1 City Finance's employees must immediately refer Consumers wishing to make a Complaint to the Complaints Officer. This ensures that wherever possible, the Complaint is investigated by a staff member not involved in the subject matter of the Complaint.

9.2 On receiving a Complaint, the following information must be recorded:

- (a) Date of Complaint;
- (b) Name of Consumer;
- (c) City Finance's business team concerned;
- (d) Contact details of Consumer;
- (e) Format of Complaint (phone / email / letter / fax);
- (f) Preferred contact method of Consumer (phone / email / letter / fax);
- (g) Details of the Complaint; and
- (h) Classification of the Complaint (Refer to section 11).

10. COMPLAINTS RECEIVED OVER THE PHONE

10.1 The following procedure must be followed when a Complaint is received orally:

- (a) Identify yourself, listen, record details and determine what the Consumer wants;
- (b) Confirm the details received;
- (c) Empathise with the Consumer in a courteous manner;
- (d) Explain the courses of action available;
- (e) Do not attempt to lay blame or be defensive;
- (f) Resolve the Complaint if possible or commit to do something immediately, irrespective of who will ultimately handle the Complaint;
- (g) Don't create false expectations;
- (h) Inform the Consumer of the name and contact details of the person who will be formally dealing with the Complaint (i.e. the Complaints Officer);
- (i) Refer the matter immediately to the Complaints Officer (even if you resolved the matter); and
- (j) Record the details in the Complaints Register.

11. CLASSIFICATION OF COMPLAINTS

11.1 All Complaints must be classified by City Finance and then analysed to identify systemic, recurring and single incident problems and trends. Complaints should be prioritised according to the urgency and severity of the issues raised. Examples of matters that should be prioritised include where:

- (a) the Consumer is experiencing domestic or financial abuse;
- (b) the Consumer has a serious or terminal illness; or
- (c) a delay in addressing the Complaint could adversely affect the Consumer's basic living conditions.

11.2 Level 1 – the least serious Complaints. The Complaint could not be resolved at first contact with the Consumer. Some Complaints at this level require the assistance of other employees at City Finance (e.g. Information Technology and Investment Research). The Complaint can be resolved without escalating it to the Director.

11.3 Level 2 – more serious Complaints. The Director must be informed of the Complaint and may provide input where necessary to help resolve the Complaint.

11.4 Level 3 – the most serious Complaints. This type of Complaint requires the involvement of the Director.

12. RESPONSIBILITY FOR AND INVESTIGATION OF COMPLAINTS

12.1 At first instance the Complaints Officer is responsible for dealing with Complaints.

- 12.2 If the Complaints Officer is unable to resolve the Complaint within 21 days, the details of the Complaint must be immediately forwarded to the Director who has overall responsibility for City Finance's IDR process.
- 12.3 The Director is to review the circumstances involving the Complaint and attempt to provide the Consumer with an IDR Response to the Complaint (Refer sections 16 and 17 below).

SECTION C – PROCEDURES: RESPONDING TO COMPLAINTS

13. RESPONDING FLEXIBLY

- 13.1 City Finance deals with Complaints with as little formality as possible to ensure that Consumers are not restricted in their access to City Finance's IDR process.

14. ACKNOWLEDGING COMPLAINTS

- 14.1 Once the Complaint is received, the Complaints Officer must acknowledge receipt of the Complaint within twenty-four (24) hours (or one (1) business day) of receiving the Complaint, or as soon as practicable. The Complaints Officer must attempt to resolve the Complaint within thirty (30) calendar days of it being received.
- 14.2 When selecting a method to acknowledge a Complaint, City Finance takes into account the method used by the Consumer to lodge the Complaint and any preferences the Consumer has expressed about receiving communication from City Finance. City Finance may acknowledge Complaints:
- (a) verbally; or
 - (b) in writing (including by email, mail or social media channels).
- 14.3 Please refer to Appendix 2 for a template Complaint Acknowledgement.

15. COMPLAINTS CLOSED WITHIN FIVE (5) BUSINESS DAYS OF RECEIPT

- 15.1 An IDR Response (refer section 16 below) is not required where a Complaint has been closed within five (5) business days of receipt because:
- (a) City Finance has resolved the Complaint to the Consumer's satisfaction and this is either:
 - (i) confirmed verbally or in writing by the Consumer; or
 - (ii) a reasonable view to take given the circumstances; or
 - (b) City Finance has given the Consumer an explanation and/or apology when it can take no further action to reasonably address the Complaint.
- 15.2 A written IDR Response must be provided even where a Complaint is closed within five (5) business days if:
- (a) the Consumer requests a written response; or
 - (b) the Complaint is about hardship.

16. IDR RESPONSES

- 16.1 Complaints referred to the Complaints Officer must be responded to in the same manner they are received unless otherwise requested by the Consumer. For example, a telephone Complaint must be initially responded to with a telephone call.
- 16.2 The time and date of all telephone calls to the Consumer made in connection with a Complaint must be recorded with other details about the Complaint outlined in section 9.2 of this Policy.
- 16.3 An IDR Response must be provided to the Consumer upon resolving a Complaint. The written communication must inform the Consumer of:
- (a) the final outcome of their Complaint at IDR, including either:
 - (i) confirmation of the actions taken by City Finance to fully resolve the Complaint; or
 - (ii) reasons for the rejection or partial rejection of the Complaint;
 - (b) their right to take the Complaint to AFCA if they are not satisfied with the IDR Response; and
 - (c) the contact details for AFCA.
- 16.4 If City Finance rejects or partially rejects the Complaint, the IDR Response must clearly set out the reasons for the decision by:
- (a) identifying and addressing the issues raised in the Complaint;
 - (b) setting out City Finance's finding on material questions of fact and referring to the information that supports those findings; and
 - (c) providing enough detail for the Consumer to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.
- 16.5 Please refer to Appendix 3 for a template IDR Response.

17. TIMEFRAMES FOR IDR RESPONSES

- 17.1 City Finance must provide an IDR Response (in accordance with section 16) to the Consumer within the timeframes noted in the below table:

17.2

Type of Complaint	Maximum Timeframe to provide IDR Response	Further Detail
Complaints involving default notices	No later than twenty-one (21) calendar days after receiving the Complaint.	Section 18
Complaints involving applications for hardship notices or a request for postponement of enforcement proceedings made.	No later than twenty-one (21) calendar days after receiving the Complaint.	Section 19

	Exceptions apply where City Finance does not have sufficient information to make a decision or if an agreement is reached with the Consumer.	
All other complaints	No later than thirty (30) calendar days after receiving the Complaint.	

18. COMPLAINTS INVOLVING DEFAULT NOTICES

18.1 A Complaint may involve a default notice where the Consumer:

- (a) alleges that the default notice was not served;
- (b) disputes the amount specified in a default notice or whether the default notice was rectified;
- (c) has a dispute about City Finance's communications leading up to the issue of the default notice.

18.2 City Finance must give the Consumer a default notice before commencing enforcement proceedings to recover money, take possession of property or sell property. The default notice must

- (a) inform the Consumer that they must remedy the default within thirty (30) calendar days; and
- (b) substantially meet the pro forma notice requirements in Form 12A and Form 18A of the National Consumer Credit Protection Regulations 2010 (Cth).

18.3 City Finance must refrain from commencing or continuing legal action, including enforcement proceedings, against a Complainant, except where the statute of limitations is about to expire. This only applies while:

- (a) the Complaint is being handled by City Finance's IDR process; and
- (b) for at least fourteen (14) calendar days thereafter to allow the Consumer to lodge their Complaint with AFCA (where the Complaint cannot be resolved by City Finance's IDR procedures).

19. COMPLAINTS INVOLVING HARDSHIP OR POSTPONEMENT REQUESTS

19.1 City Finance treats Complaints involving hardship notices or postponement requests as urgent matters and these are prioritised over other Complaints.

19.2 City Finance's Hardship Policy provides further information regarding how City Finance deals with hardship notices, including how to identify and respond to hardship notices.

19.3 City Finance's Complaints Officer is responsible for ensuring the following occurs within twenty-one (21) calendar days of receiving a Complaint involving a hardship notice or postponement request:

- (a) consider and determine whether to agree to:
 - (i) a change in the terms of the credit contract/consumer lease between City Finance and the complainant for hardship (pursuant to section 72 and section 177B of the National Credit Code); or
 - (ii) a request to postpone enforcement proceedings.

19.4 Where additional information is required from the Complainant:

- (a) Where City Finance requires further information about a hardship notice, the Complaints Officer is responsible for ensuring City Finance requests the additional information with twenty-one (21) calendar days of receiving a Complaint.
- (b) Where City Finance has requested additional information from the Complainant, the Complainant has twenty-one (21) calendar days to respond to this request for information.
- (c) Additional time to provide an IDR Response is permitted where the credit contract/consumer lease was entered into after 1 March 2013. The additional time is up to:
 - (i) twenty-eight (28) calendar days from when the additional information was requested, but not received; or
 - (ii) twenty-one (21) calendar days from when the additional information was received by City Finance.

19.5 If the Complaint cannot be resolved within the required timeframe, the Consumer must be referred to AFCA.

19.6 Where City Finance has reached an agreement with the Complainant about a hardship notice or postponement request, City Finance's Director will confirm in writing:

- (a) the terms of change to the credit contract/consumer lease; or
 - (b) the conditions of postponement of enforcement proceedings;
- within thirty (30) calendar days of the agreement being reached.

19.7 City Finance must inform the Complainant of their right to complain to AFCA and provide AFCA's contact details where City Finance:

- (a) does not agree to a change in the terms of a credit contract/consumer lease or to negotiate a postponement of enforcement proceedings; or
- (b) where an agreement has been reached per section 19.6, within thirty (30) calendar days of the agreement being reached.

20. COMPLAINT MANAGEMENT DELAYS

20.1 City Finance is not required to provide a Consumer with an IDR Response within the IDR timeframe where:

- (a) there has been no reasonable opportunity to provide the IDR Response within the IDR timeframe because:
 - (i) the resolution of the Complaint is particularly complex, for example, the individual Complaint is about a transaction or event that occurred more than six (6) years ago and requires reconstruction of account information; and/or
 - (ii) circumstances beyond City Finance's control are causing Complaint management delays, for example, the Consumer is waiting on a medical appointment that City Finance reasonably requires the Consumer to attend or the Consumer is unable to respond to City Finance due to illness or absence; and
- (b) an IDR Delay Notification has been sent to the Consumer prior to the expiry of the IDR timeframe (ie: thirty (30) calendar days).

Note: Complaint management delays caused by authorised representatives of City Finance is not a valid reason for City Finance to have not provided an IDR Response within the required timeframe.

20.2 The IDR Delay Notification must inform the Consumer about:

- (a) the reasons for the delay;
- (b) their right to complain to AFCA if they are dissatisfied; and
- (c) the contact details for AFCA.

20.3 Please refer to Appendix 4 for a template IDR Delay Notification.

20.4 The exceptions to providing an IDR Response outlined in 20.1 and 20.2 do not prevent the Consumer from escalating their Complaint to AFCA and do not affect AFCA's ability to register a Complaint.

SECTION D – RECORD KEEPING

21. COMPLAINTS REGISTER

21.1 A Complaints Register is to be compiled and managed by the Complaints Officer.

21.2 A copy of the Complaints Register is to be provided to the Director on a quarterly basis for review.

21.3 The Complaints Officer must maintain a soft copy record of the Complaints Register.

22. COMPLAINTS DATA

22.1 City Finance must provide reports about Complaint's data on a quarterly basis to City Finance's Director and senior management.

22.2 City Finance analyses complaint trends and recurring complaint themes to identify opportunities for process improvements, training enhancements, and risk mitigation.

22.3 These reports should include:

- (a) the number of Complaints received;
- (b) the number of Complaints closed;
- (c) the circumstances giving rise to Complaints;
- (d) the time taken to acknowledge Complaints;
- (e) the time taken to resolve or finalise Complaints;
- (f) Complaint outcomes, including:
 - (i) the number of Complaints resolved;
 - (ii) the number of Complaints unresolved;
 - (iii) the number of Complaints that were abandoned or withdrawn; and
 - (iv) details of amounts paid to Consumers to resolve Complaints;
- (g) possible systemic issues identified;
- (h) the underlying causes of Complaints;
- (i) Complaint trends;
- (j) the number of Complaints escalated to AFCA; and
- (k) recommendations for improving products or services.

23. REPORTING TO ASIC

23.1 City Finance must lodge their IDR data with ASIC by 31 January and 31 July each year, for the reporting periods of 1 January to 30 June and 1 July to 31 December respectively.

23.2 Complaints that must be included in an IDR data report include:

- (a) any complaints required to be covered by City Finance's IDR procedures; and
- (b) any complaints that were:
 - (i) made in the reporting period; and
 - (ii) not closed as at the start of the reporting period.

23.3 City Finance must also report a complaint if City Finance has reopened a previously closed complaint.

- 23.4 The Complaints Officer collates the IDR data for each reporting period in the template provided by ASIC to ensure that the IDR data passes ASIC's verification.
- 23.5 The Complaints Officer is responsible for lodging City Finance's IDR data CSV file with ASIC via the Regulatory Portal within the required time frame.

24. IDENTIFYING AND RECORDING SYSTEMIC ISSUES

- 24.1 The Complaints Officer aims to identify any systemic issues or recurring Complaints as a result of compiling the Complaints Register.
- 24.2 Where any systemic issues or recurring Complaints are identified, these are notified to the Director by preparing a report to accompany the Complaints Register. The report must include metrics and analysis of Consumer Complaints including the systemic issues identified through those Complaints. This encourages the identification of compliance issues or risks, which can be investigated to determine their causes and then rectified.
- 24.3 The Director must ensure that prompt action is taken to rectify systemic issues and:
- (a) identify affected Consumers; and
 - (b) provide fair remediation to affected Consumers.
- 24.4 City Finance must:
- (a) encourage and enable staff to escalate potential systemic issues identified from individual Complaints;
 - (b) regularly analyse Complaint data to identify systemic issues;
 - (c) promptly escalate potential systemic issues for investigation and action; and
 - (d) report internally on the outcome of investigations, including actions taken, in a timely manner.
- 24.5 Where any systemic issue results in a breach of City Finance's obligations under its AFSL, the Corporations Act or any other financial services laws; the breach is reported by the Compliance Officer in accordance with City Finance's Breaches and Incidents Reporting Policy.

25. COMPLIANCE AUDITS

- 25.1 City Finance must undertake compliance audits at least annually, unless the number of Complaints is very small.

SECTION E – REMEDIES

26. TYPES OF REMEDIES AVAILABLE FOR RESOLVING COMPLAINTS

- 26.1 If the Complaints Officer is of the opinion that a Complaint requires a remedy, the matter must be referred to the Director to make a determination. The Director is appropriately authorised to determine and approve any remediation to be paid to Consumers.

26.2 In determining the appropriate remedy, the Director considers a broad range of remedies to facilitate the fair and efficient resolution of the Complaint, including:

- (a) an explanation of the circumstances giving rise to the Complaint;
- (b) an apology;
- (c) provision of assistance or support;
- (d) a refund or waiver of a fee or charge;
- (e) a goodwill payment;
- (f) a compensation payment;
- (g) a waiver of debt;
- (h) correcting incorrect or out of date records;
- (i) changing the terms of a contract; and
- (j) undertaking to set in place improvements to City Finance's systems, procedures or products.

27. CLOSING COMPLAINTS

27.1 City Finance should record the Complaint outcome, Complaint remedy and financial compensation amount (if any).

27.2 City Finance must ensure that Complaint resolution outcomes are implemented in a timely manner when a Complaint is closed.

SECTION F - EXTERNAL DISPUTE RESOLUTION

28. AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

28.1 City Finance is a member of AFCA. City Finance's AFCA membership number is **40311**. If membership with AFCA is changed or cancelled, City Finance must notify ASIC within ten (10) business days of the change.

28.2 Where City Finance has failed to renew its AFCA membership or where its AFCA membership has been cancelled because of failure to pay membership fees, non-compliance with the Terms of Reference or decision of AFCA, City Finance will prepare a written report to ASIC within three (3) business days of the change.

28.3 The Compliance Officer ensures City Finance's AFCA membership is renewed on the appropriate date.

28.4 City Finance liaises with AFCA and ensures full cooperation with it.

28.5 City Finance must provide details about how a Consumer can access AFCA in a range of documents including:

- (a) its website;
- (b) Financial Services Guides;
- (c) Product Disclosure Statements (“**PDSs**”), including short-form PDSs; and
- (d) Periodic Statements (including exit statements).

SECTION G – CONCLUSION

29. DUTY OF CARE TO CUSTOMERS AND STAFF

29.1 The Director is responsible for ensuring City Finance’s IDR process does not involve the release of information in relation to:

- (a) City Finance generally;
- (b) Consumers or City Finance’s employees’ individual information;

that contravenes the privacy laws, any of City Finance’s policies in relation to confidential information or the contractual obligations of City Finance. Further information and advice on this matter can be obtained from the Director.

29.2 Responses to IDR matters that contain personal information about a Consumer or an employee of City Finance’s must be provided to the Director for final approval, prior to publication or release.

29.3 The Director must ensure express consent has been obtained from the Consumer prior to disclosing any personal information.

30. OUTSOURCING

30.1 Where City Finance outsources part, or all, of its IDR process, City Finance must:

- (a) have measures in place to ensure that due skill and care is taken in choosing suitable service providers;
- (b) monitor the ongoing performance of service providers; and
- (c) appropriately deal with any actions by service providers that breach service level agreements or fall short of their obligations.

30.2 City Finance’s outsourcing procedures are included in its Outsourcing Policy.

31. TRAINING

31.1 Employees of City Finance who deal with Consumers, not just Complaints handling staff, need to have an understanding of the IDR process. Consequently, all employees of City Finance receive targeted induction and ongoing training about the IDR process. This training is scheduled and conducted at the discretion of the Compliance Officer.

31.2 Training includes the following topics:

- (a) City Finance's IDR process and applicable policies;
- (b) the requirements of RG271;
- (c) AFCA position statements and industry codes of practice;
- (d) any changes to City Finance's products and services which may impact Consumers and lead to expressions of dissatisfaction;
- (e) how to identify Consumers who may need additional assistance;
- (f) dealing with Unreasonable Consumer Conduct;
- (g) effective communication and negotiation techniques;
- (h) effective written communications;
- (i) Complaint data capture and internal reporting;
- (j) issue identification and analysis; and
- (k) identifying and escalating systemic issues, including reporting lines.

32. RESOURCES

32.1 The Director at all times ensures there are adequate resources for IDR processes to operate effectively and efficiently. The Director conducts an annual review of the resources allocated to City Finance's IDR process to ensure they are adequate.

32.2 To ensure adequate systems are in place to handle Complaints promptly, fairly and consistently, the Director:

- (a) reviews IDR processes on a regular basis and provide additional resources without delay where required;
- (b) ensures at all times, there is an established contact point for Consumers;
- (c) ensures personnel involved in handling Complaints are adequately trained and competent to deal with Complaints, including the authority to settle Complaints or have ready access to someone with the necessary authority; and
- (d) ensures there is appropriate documentation, specialist support, materials and equipment, computer hardware and software, and finances to assist with the IDR process.

33. DOCUMENT RETENTION AND AUDIT

33.1 Directors, officers and employees of City Finance are required to retain copies of all Complaints handling documents in accordance with City Finance's Document Retention Policy. These files are maintained at the premises of City Finance. A copy must also be provided to the Compliance Officer for storage and inspection by ASIC as required.

34. POLICY REVIEW

34.1 This Policy is reviewed on at least an annual basis by the Compliance Officer, having regard to the changing circumstances of City Finance. The Compliance Officer then reports to the Director on compliance with this Policy.

35. LEGISLATIVE BASIS

35.1 This Policy gives effect to the reforms introduced by the *Treasury Laws Amendment (Putting Consumers First – Establishment of the Australian Financial Complaints Authority) Act 2018* and complies with *ASIC Regulatory Guide 271: Internal Dispute Resolution* and City Finance's obligations under section 47(1)(h) of the *National Consumer Credit Protection Act 2009* (Cth).

35.2 This Policy has been developed in accordance with the principles outlined in Australian Standard AS/NZS 10002: 2014.

Issued by **City Finance Lending Pty Limited – 27 February 2026**

APPENDIX 1 – POLICY FOR DEALING WITH UNREASONABLE CUSTOMER CONDUCT

36. UNREASONABLE CUSTOMER CONDUCT

- 36.1 City Finance must manage each Complaint in a fair and equitable manner, including those lodged by Consumers who display Unreasonable Consumer Conduct.
- 36.2 The Complaints Officer is responsible for ensuring that all Consumers are treated fairly and with respect and where a Consumer displays Unreasonable Consumer Conduct on one or more occasions, the Complaints Officer ensures the Consumer is labelled an unreasonable person but recognises it is the person's behaviour which is unreasonable, not the individual themselves.
- 36.3 Examples of Unreasonable Consumer Conduct includes but is not limited to the following:
- (a) **unreasonable persistence** e.g. excessive volumes of telephone calls, emails, letters and supplying excessive volumes of paperwork in support of the Complaint (when requested not to) or refusing to accept City Finance's IDR Response based solely on the fact it is not in the Consumer's favour;
 - (b) **unreasonable demands** e.g. demanding a different Complaint outcome without demonstrating the original Complaint decision was wrong as well as demanding the Consumer's matter be given priority or the Complaint outcome changed;
 - (c) **unreasonable lack of cooperation** e.g. failing or refusing to identify the issue of the Complaint or providing disorganised information (where they are capable of organising the information);
 - (d) **unreasonable arguments** e.g. the Consumer expressing irrational claims/beliefs/conspiracy theories, or illogically or unrealistically denying any responsibility for the Complaint; and
 - (e) **unreasonable behaviour** e.g. the Consumer making threats of harm to self, City Finance's employees or third parties, making baseless attacks on the intentions, motivations, ethics or conduct of City Finance's employees, using abusive behaviour beyond what is reasonable to expect City Finance's employees to put up with, expressing unreasonable anger, aggression or violence, lying or being intentionally misleading.

37. MANAGEMENT AND CONTROLS

- 37.1 City Finance manages Unreasonable Consumer Conduct by:
- (a) Recognising the reasonable right to freedom of expression, including the Consumer's right to express dissatisfaction with City Finance or its products and services;
 - (b) training of City Finance's employees to ensure focus is placed on Consumer conduct and the content of Consumer communications and not the individual person;
 - (c) training City Finance's employees to accept that they cannot change a Consumer but can modify communications with the Consumer dependent on the Consumer's conduct (e.g. requesting all communication be in writing where the Consumer has previously been abusive);

- (d) the Director considers the following options where a Consumer displays Unreasonable Consumer Conduct on a regular basis:
 - (i) restricting service; or
 - (ii) terminating services altogether;
- (e) communication with the Consumer to advise them of their right to communicate with City Finance and the way City Finance's services are provided to the Consumer.

APPENDIX 2 – TEMPLATE IDR ACKNOWLEDGEMENT

[insert date]

By email only: [insert consumer email]

[insert consumer name]

[insert consumer address]

Dear [insert consumer name],

Acknowledgement of Complaint

Thank you for taking the effort and time to lodge a Complaint with us. At City Finance Lending Pty Limited (“City Finance”) we value all consumer feedback, Complaints and recommendations for improvement as these help us to provide you with the best possible service.

We acknowledge receipt of your Complaint by [letter/email/phone/other] dated [insert date]. [I am personally/[insert name] is] dealing with this matter. [I am/[insert name] is] currently conducting an investigation regarding your Complaint and will be in a position to respond to you within thirty (30) calendar days.

Should you wish to check on the progress of the resolution process of your Complaint you can contact [me/[insert name]] on [insert contact phone/email].

External Dispute Resolution

You have the right to complain to the Australian Financial Complaints Authority (“**AFCA**”), an external dispute resolution scheme of which City Finance is a member. AFCA’s contact details are below:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Should you require further information, please contact [insert appropriate contact person].

Kind Regards

[insert signature of responsible person]

APPENDIX 3 – TEMPLATE IDR RESPONSE

[insert date]

By email only: [insert consumer email]

[insert consumer name]

[insert consumer address]

Dear [insert consumer name]

Your Complaint with City Finance Lending Pty Limited

We refer to previous correspondence, including [your/our] [email/telephone call/meeting] of [insert date] regarding [insert details of Complaint].

[include a reference to the initial complaint and your company's acknowledgement of it]

City Finance Lending Pty Limited ("City Finance") confirms it has taken the following steps to investigate and resolve your Complaint:

[include a description of the steps taken to investigate and resolve the Complaint.]

City Finance's Final IDR Response

[This section must include:

- *whether you have rejected (or partially rejected) the Complaint and the reasons for this;*
- *identification of the issues raised in the Complaint and your response to these issues;*
- *set out your findings on material questions of fact and refer to the information that supports those findings; and*
- *sufficient detail for the Consumer to understand the basis for your decision and be fully informed as to whether the escalate the Complaint to AFCA.*

You may also include:

- *attachments of any relevant documents (FSG, consumer agreement) and/or correspondence between you and the consumer which supports your response;*
- *any action you have taken to rectify any errors on your part; and*
- *any further detail which you consider necessary to resolve the Complaint].*

External Dispute Resolution

You have the right to complain to the Australian Financial Complaints Authority ("**AFCA**"), an external dispute resolution scheme of which City Finance is a member. AFCA's contact details are below:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Should you require further information, please contact [insert appropriate contact person].

Kind Regards

[insert signature of responsible person]

APPENDIX 4 – TEMPLATE IDR DELAY NOTIFICATION

[insert date]

By email only: [insert consumer email]

[insert consumer name]

[insert consumer address]

Dear [insert consumer name]

Your Complaint with City Finance Lending Pty Limited

We refer to previous correspondence, including [your/our] [email/telephone call/meeting] of [insert date] regarding [insert details of Complaint].

[include a reference to the initial complaint and your company's acknowledgement of it]

City Finance Lending Pty Limited ("City Finance") has taken the following steps to investigate your Complaint:

[include a description of the steps taken so far to investigate and resolve the Complaint]

Delay

As at the date of this letter, we are unable provide you with a final response in relation to your Complaint. The provision of a final response by us will therefore be outside the required thirty (30) calendar day timeframe. The reasons for the delay include:

[include a description of the reasons for the delay]

External Dispute Resolution

You have the right to complain to the Australian Financial Complaints Authority ("**AFCA**"), an external dispute resolution scheme of which City Finance is a member. AFCA's contact details are below:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Should you require further information, please contact [insert appropriate contact person].

Kind Regards

[insert signature of responsible person]