

Disputes Resolution Process

Baptist Investments & Finance Limited as Agent for the induemoney *Cheq* Accounts and Your Concerns and Complaints

Baptist Investments & Finance Ltd is committed to providing quality advice and accurate information. As part of that commitment, we are focused upon improving client satisfaction by providing an efficient and accessible system for complaint resolution.

We will always endeavour to resolve your complaint quickly and fairly.

If you have any complaint about the service provided to you, you should take the following steps:

A. Speak to a member of our staff directly or ask to speak with their Manager about your complaint. Baptist Investments & Finance Limited will try to settle your complaint within 1 working day. If BIF can't, BIF will tell you within 3 working days that they have received your complaint and will try to settle it within 21 days;

B. If you are dissatisfied with BIF's decision or the way they handle your complaint, please contact the Complaints Handling Officer of BIF on 02 8572 3270.

In relation to the induemoney *Cheq* Account product, if for any reason you are dissatisfied with the service you are receiving from BIF, then you are welcome to contact Indue by:

Phone – call the induemoney *Cheq* Account Manager on 07 3258 4222; or

Write to – induemoney *Cheq* Account Manager, Indue Ltd, PO Box 536 Toowong Qld 4066.

Otherwise, you can contact the Financial Ombudsman Service Limited ("FOS"). FOS is a free, independent service for BIF's clients if the amount you are claiming is less than \$280,000. FOS can help you solve your complaint if Baptist Investments & Finance Limited has been unable to do this through its complaints resolution process. If you want more information on FOS, please go to <http://www.fos.org.au>.

You can contact the Financial Ombudsman Service Limited ("FOS") by:

- o phoning: 1300 780 808;
- o writing to:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne Vic 3001;

- o faxing to: (03) 9613 6399;
- o emailing to: info@fos.org.au
- o Website: www.fos.org.au

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

For more information on our complaints handling process, please contact us. There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and that it can be resolved to your satisfaction.

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