



Resolving complaints

Carpeesh provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on <https://www.carpeesh.com/financial-vulnerability>.

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer your complaint to us by:

Contact Carpeesh

Writing to us at: Level 11, 600 St Kilda Road, Melbourne VIC 3004

Emailing us at: help@carpeesh.com

Calling us on: 1300 101 311

2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review, and contact you with a decision in line with our complaints management policy.

You can find further information on our complaints management policy by visiting <https://www.carpeesh.com/complaints>.

3. Refer to external dispute resolution

We expect that together, we can find a fair and balanced outcome. However, if you are not happy with our decision, or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers.

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can:

Write to: Australian Financial Complaints Authority Limited

GPO Box 3, Melbourne, VIC 3001

Call: 1800 931 678

Visit: www.afca.org.au

Email: info@afca.org.au

Privacy related complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Write to: Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001

Call: 1300 363 992

Visit: oaic.gov.au

Email: enquiries@oaic.gov.au