At Synergy Loans, we strive to ensure your satisfaction with our services. If you have any complaints, please inform us so we can address them promptly and fairly.

## How to Make a Complaint

You can make a complaint verbally or in writing through the following methods:

- Email: info@synergyloans.com.au
- Phone: 0433 762 695 (Monday to Friday, 8am to 7pm AEST)
- Mail: 497 North East Road, Hillcrest SA 5086

## **Our Complaint Handling Process**

Upon receiving your complaint, we will attempt to resolve it quickly. We will provide written acknowledgment of your complaint within 24 hours (1 business day) or as soon as practicable unless the complaint is otherwise resolved. We aim to give a final response as soon as possible, but within 30 days of receiving the complaint. For specific types of complaints, such as "default notices" or urgent disputes like "applications for hardship," we will provide a final response within 21 days.

If the complaint involves a third party (e.g., a lender), we may request you to contact the relevant third party.

If your complaint takes longer than 30 days to resolve, we will notify you in writing with reasons for the delay and inform you of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA).

## **External Dispute Resolution Scheme**

If we cannot resolve your complaint, you may refer it to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA). You can contact AFCA through the following methods:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (toll-free)
- Mail: GPO Box 3, Melbourne VIC 3001

External dispute resolution is a free service providing an independent mechanism to resolve specific complaints. You may refer the matter to AFCA at any time. However, if our internal process is still in progress, AFCA may request that our internal processes be completed before considering the matter further.

You can obtain more details about our dispute resolution procedures and privacy policy upon request.

## **Contact Details**

- Brand Name: Synergy Loans
- Company Name: DNZ Finance Pty Ltd
- ABN: 30 633 729
- Support Number: 0433 762 695
- Email ID: info@synergyloans.com.au
- Website: www.synergyloans.com.au
- Address: 497 North East Road, Hillcrest SA 5086