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Complaints Handling Policy

Doo Financial Australia Limited
(ACN 100 139 820; AFSL 222650)

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1. Introduction

Doo Financial Australia Limited (**"DFAU"**) is dedicated to enhancing the quality of our products and services. We actively encourage feedback from customers and the community to ensure that anyone using our services or impacted by our operations has the opportunity to voice concerns, lodge complaints, or appeal decisions made by the organization.

This Complaint Policy seeks to articulate and establish a structured procedure for handling complaints and appeals, with the aim of:

i. Providing an accessible system for receiving complaints or feedback;
ii. Ensuring the process is understandable to both our customers and other stakeholders;
iii. aligning the process with our business requirements relating to our products and services;
iv. facilitating responses that are fair, equitable and prompt; and
v. supporting compliance with applicable regulatory requirements.

2. Principles

In managing customer complaints, DFAU will seek to apply the following principles, as appropriate and subject to applicable legal and regulatory requirements:

i. encourage customers to express concerns about the service or product they receive;
ii. provide appropriate channels for receiving complaints from customers and other relevant stakeholders;
iii. give appropriate consideration to complaints received;
iv. maintain confidentiality for all parties throughout the process;
v. seek to resolve complaints fairly and appropriately, having regard to the circumstances and the interests of relevant parties;strive to handle complaints within applicable timeframes;
vi. maintain appropriate communication with relevant parties throughout the process;
vii. provide training to relevant employees on this policy and related procedure;
viii. raise awareness about escalation options where appropriate;
ix. take reasonable steps to ensure that complainants are not disadvantaged merely because they have made a complaint;
x. incorporate complaints data, where appropriate, into management reviews to identify improvement opportunities; and
xi. periodically monitor and review the effectiveness of the complaints management system.

3. How to make a Complaint

Clients may lodge a complaint through our Client Support teams via the following channels:

(a) Email: support@doofinancial.com.au
(b) Website: https://www.doofinancial.com.au/

When making your Complaint, please tell us:

i. your full name and account identifying information;
ii. a clear description of the circumstances giving rise to the complaint, including relevant dates and the financial product or service involved;
iii. details of any relevant transaction, order, trade, payment or instruction, including any applicable transaction, order or reference number;
iv. copies of any documents, correspondence or other information relevant to the Complaint; and
v. the specific outcome or remedy you are seeking.

You may appoint another person, such as a relative, friend, legal adviser or other representative, to assist you with or act on your behalf in relation to a Complaint.

Before disclosing information to, or accepting instructions from, a representative, we may require evidence reasonably satisfactory to us that the representative is authorised to act on your behalf. This may include:

i. a written authority signed by you;
ii. verbal authority provided by you through a verified communication channel;
iii. a valid power of attorney; or
iv. another document or method of authorisation that we are reasonably able to verify.

The authority should specify the representative's name and contact details, the scope of their authority and, where applicable, the period for which the authority remains valid.

We may contact you directly to verify the appointment or clarify the scope of the representative's authority. We may also require additional evidence where reasonably necessary to protect your privacy, account security or legal interests.

4. Receipt and Timely Acknowledgement

DFAU will acknowledge receipt of a Complaint within 48 hours or two business days of receipt, or as soon as practicable. The acknowledgement will generally:

i. confirm that the Complaint has been received and provide information about our complaints management process; and
ii. where appropriate, request any further information reasonably required to assess and investigate the Complaint.

All acknowledgements and subsequent communications regarding the Complaint will be provided by email.

5. Investigation of your Complaint

Where an immediate resolution cannot be reached by the frontline Client Support team, the matter is formally escalated to the Compliance Department. The Compliance team will conduct an independent, objective, and impartial assessment of the facts. This involves:

i. reviewing information related to the complaint.

ii. investigating the complaint thoroughly and determining an appropriate response.
iii. communicating with the complainant by email, including requesting further information where reasonably required and informing the complainant of the outcome and any available next steps; and
iv. taking reasonable steps to provide a response within the applicable timeframe and informing the complainant of any delay where required.

6. Complaint Response

We will seek to assess and respond to your Complaint as soon as reasonably practicable. Where possible, we aim to make or obtain a decision within 7 calendar days after receiving the Complaint.

Unless an exception permitted by applicable law applies, we will provide you with a written response no later than 30 calendar days after receiving the Complaint. The response will:

i. inform you of the outcome of the Complaint and any action taken or proposed;
ii. where the Complaint is rejected or partially rejected, explain the reasons for the decision;
iii. identify any further action that may be available; and
inform you of your right to refer the Complaint to the Australian Financial Complaints Authority ("AFCA") if you are not satisfied with our response, together with AFCA's contact details.

7. Record Keeping

DFAU will preserve all the records for at least 7 years after the complaint has been made. We will comprehensively document the following for each complaint:

(i) Complainant's name and contact information
(ii) Specifics of the complaint
(iii) Steps taken in response
(iv) Submission and closure dates

All corresponding documents will be archived within our records management system. The confidentiality of the information will be upheld, and access will be restricted.

8. What If I'm Not Happy with The Response?

If you are not happy with our final response, you can submit your complaint to the Australian Financial Complaints Authority (**AFCA**), an independent external dispute resolution scheme established by the federal government to resolve controversies between financial institutions and their clients – see their details below:

Entity: Australian Financial Complaints Authority
Email: info@afca.org.au
Website: www.afca.org.au