

Licensee: Cars on Terms Pty Ltd T/A Cars on Terms  
Aust Credit Licence No.: 391299  
Address: 1223 Logan Rd, Mt Gravatt 4122  
Phone: (07) 3349 4848

## **Finance/Privacy Hardship/Dispute Resolution Procedure:**

To ensure the successful handling of any difficulties a customer may have with their finance we have developed the following dispute resolution procedures.

1. Please telephone Lauren in Accounts on 07 3349 4848 (preferable) to Advise of:
  - a. the problems you are having;
  - b. The solutions you are seeking; and
  - c. Documents you have to support your claim

- Generally most problems can be sorted out at first contact; if not a response will be provided within 5 days

  - d. We are happy to accept other means of contact either by Email: [sales@carsonterms.com](mailto:sales@carsonterms.com) or letter to the above address
2. Should the suggestions provided by Lauren be unsuitable the Dispute may be escalated to the Credit Manager, Rodney Clayton
  - a. Please email ([sales@carsonterms.com](mailto:sales@carsonterms.com) (preferred)), phone 33494848, or write to the above address, **as soon as possible** with the following:
    - i. advise of the problems you are having and
    - ii. The solutions you are seeking.
    - iii. Dates and times of your previous correspondence
    - iv. Your thoughts on the solutions offered
  - b. The Credit Manager will then contact you within 14 days of the date of response by our Accounts area (ie we will seek to have a final decision between 21 and 30 days after you first contacted our office depending on the nature of your concerns)
3. CARS ON TERMS also is a member of Australian Financial Complaints Authority (AFCA)
  - External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints
  - In the unlikely event that we are unable to resolve your dispute you may contact AFCA
  - Their contact details are: 1300 56 55 62 or email: [info@afca.org.au](mailto:info@afca.org.au)