



## Complaints

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

### Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Warren Pavey first and express your concerns. You can request a written response at this time, even if the complaint is resolved in the first 5 working days.

### Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Warren Pavey, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

### Complaints Officer

<b>Name</b>	Warren Pavey
<b>Phone</b>	0735197680
<b>Email</b>	warren@dreamfinancing.com.au
<b>Address</b>	Unit 32/302 South Pine Rd Brendale QLD 4500

**Note:** In some instances we may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 30 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

### Step 3

Although we try hard to resolve a client's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

The Australian Securities and Investments Commission external dispute resolution (EDR) process is available to you, at no cost at the contact details below.

EDR (Licensee)	
<b>Name</b>	AFCA
<b>Phone</b>	1800 931 678
<b>Email</b>	
<b>Online</b>	
<b>Address</b>	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001