

IMPORTANT CUSTOMER NOTICE & CREDIT GUIDE

Call Monitoring: Telephone calls will be recorded and may be monitored for compliance and training purposes.

Contact Details: We may communicate with you via various methods including email, SMS, letter or phone, so please keep all your contact details with us up to date.

Independent Advice: Financial counsellors provide free and independent advice to consumers about their financial circumstances. Should you wish to speak with a financial counsellor, you can call the Financial Counselling Hotline on **1800 007 007**. You may wish to obtain independent legal advice.

Interpreter Assistance: You can obtain the assistance of an interpreter if you have difficulty understanding English. Interpreters are listed in the Yellow Pages. IF you have a hearing or speech impairment you can obtain assistance from the National Relay Service. For further information and contact details visit www.relayservice.gov.au or call the number for your area listed in the White Pages.

Privacy Statement: We respect your privacy and are committed to protecting it. We collect, use and disclose personal information for purposes associated with providing financial solutions and recovering debt. Our Privacy Collection Notice and Privacy Policy are available at www.cccfinancial.com.au. They contain information about how you can access or correct your information or raise a concern.

Hardship: Our Hardship Policy is available at www.cccfinancial.com.au

Resolution of Complaints and Disputes: CCC Financial Solutions Group takes complaints and disputes seriously and will attempt to resolve your concerns wherever possible. Please contact our **Resolutions Team** to lodge a complaint or dispute or enquire about our procedures.

Resolutions Team contact details:

Telephone: **1300 039 998**

Email: complaints@cccfinancial.com.au

Fax: **08 8212 1664**.

Review: If you remain unsatisfied, you can ask for your matter to be reviewed by another member of our **Resolutions Team**.

External Dispute Resolution: If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. CCC's AFCA membership number is **41884**.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Statute Barred Debt: We do not collect statute barred debt. If you are unsure whether the debt outstanding under this account may be statute barred, please contact our Resolutions Team.

Payment Options: Please contact our office on **1300 039 998** and quote your file number to discuss your account or make a payment, or visit www.cccfinancial.com.au/manage-my-account/. Clearly note your file number on the back of cheques. DO NOT send cash through the mail. Our office hours are: **8:00am – 8:00pm Monday – Thursday, 8:00am – 6:00pm Friday and 9:00am – 5:00pm Saturday**.

**Your file number is the number on the front of this letter.*

CCC Financial Solutions Pty Ltd holds the following licences:

Australian Credit Licence - #364305

Security & Investigation Agents Licence - #ISL 219346

CCC Financial Solutions Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA) #41884

CCC Financial Solutions Group reserve the right to change our policies and procedures at any time. Updated versions will be published on our website.