

Customer Charter

G.J. Finance

We aim to achieve and maintain the highest standards with regards our service and communication, believing it essential to present material in a format that is well presented and contains everyday words and phrases.

To help us communicate effectively with our clients, we regularly engage the services of professionals in the areas of law, advertising/marketing and communication.

It is our practice to ensure clients understand the terminology used when completing loan applications and then reviewing loan documents, and we undertake to fully explain aspects that may be unfamiliar. This does not, however, constitute legal advice and we strongly advise clients to consult a legal professional on matters of law relating to any aspect of a new finance facility.

Considerable care is taken with the processing and submission of loan applications from information obtained from our clients, to ensure all details are correct and valid at the time of lodgement, with the loan proposal then presented to our clients in a clear, easily understood format.

Your Privacy

We totally respect your privacy and will not divulge any personal information you provide us without a specific request from you to do so, or where we are required by law to reveal certain details.

You have the right to access any personal information we hold in respect of your dealings with GJ Finance.

Our Privacy Policy is available via this link - [GJ Finance Privacy Policy](#)

Complaint Resolution

Should you have any concerns relating to the handling of a transaction or believe any aspect of our service has not met your expectations, we would welcome and appreciate your feedback at any time.

In the first instance, please discuss the matter with your individual GJ Finance Lending Manager. If you are not entirely satisfied with the resolution at that time, we ask that you inform GJ Finance's Complaints Officer of your concerns in writing, so he or she can assist in resolving the matter.

You can contact the GJ Finance Complaints Officer by email:

enquiries@gjfinance.com.au

Or by post:

Complaints Officer

GJ Gardner Finance Pty Ltd

PO Box 132

Buddina Qld 4575

GJ Finance will acknowledge your complaint promptly and endeavour to resolve your concerns as soon as possible. Please ensure you provide as much detail as possible about the nature of your complaint or dispute, including the outcome you would like to achieve.

Our Complaints Officer will oversee the complaints process and liaise with you and the relevant staff member/s or General Manager to ensure the issues raised are fully examined and your complaint is handled in accordance with this process.

Service Principles

In the unlikely event that the matter cannot be satisfactorily resolved, you may refer your concerns to the Credit and Insurance Ombudsman (CIO) on 1800 138 422 or via www.cio.org.au

We are committed to:

- Providing our clients with professional, helpful, timely and friendly service;
- Respecting the rights and dignity of all clients;
- Complying with the relevant state and federal legislation applying to the financial services industry regulations and codes of practice;
- Responding to personal, telephone and electronic enquiries promptly, providing market-related loan product information and general advice based on statistical and factual information provided by yourself, as well as guidance and intelligence, using our extensive knowledge, of the current lending and banking landscape;
- Preparing documentation relating to proposed appropriate lending scenario's accurately, promptly and in accordance with relevant industry guidelines or statutory requirements and regulations;
- Maintaining the highest industry standards with all advertising material and publications, and
- Maintaining a technologically advanced internet site – www.gjfinance.com.au – that presents credible, accurate and informative financial and lending information in a user-friendly format.