

IFAA prides itself on the timely delivery of quality services to its clients. If you ever have a problem with IFAA, we are keen to address this as soon as possible. IFAA has established an internal procedure for handling any complaint. If you have a complaint, you may write to:

**The Complaints Officer
IFAA
PO Box 1917 Milton QLD 4064**

Alternatively, you can send an e-mail to info@ifaa.com.au, or contact our Reception on 07 3238 1200 between 8.30am and 5.00pm (Monday to Friday).

IFAA will address your concerns and try to resolve them quickly. IFAA aims to resolve any complaints as soon as possible but no longer than 45 days from the time of receipt.

If you are dissatisfied with our handling of your complaint or the Company's decision, you may contact the Financial Ombudsman Service (FOS). FOS is an external dispute handling body that assists consumers and financial service providers to resolve disputes that cannot be resolved directly. They are independent and impartial and offer an accessible alternative to the court system for resolving disputes.

You can contact FOS as follows:

**Financial Ombudsman Scheme
GPO Box 3
MELBOURNE VIC 3001
Phone (toll free): 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au**