

Complaints

The Company's policy is to handle complaints by Note holders promptly and fairly. Should you have a complaint about a decision the Company makes in relation to your Notes, you may write to the Complaints Officer or visit our Office at 18 Orr Street, Yarrowonga Tel: 03 5743 2666.

We will acknowledge receipt of your complaint within one (1) business days, or as soon as practicable, and advise you of our decision on your complaint within forty five (45) business days.

If you feel that we have not satisfactorily resolved your complaint, you will be able to refer your complaint to an approved and independent external dispute resolution body called Australian Financial Complaints Authority (AFCA). Details of how to access this service are available at the Company's registered office or contact AFCA direct at: G.P.O. Box 3, Melbourne 3001, or phone 1800 931 678.