



31<sup>st</sup> October 2018

To our valued customers,

At DDH Graham Limited we are committed to providing our customers with the best possible customer service experience. We know that despite our best efforts, occasionally things may go wrong. If that happens we want you to tell us. Resolution of complaints is a priority to us as it gives us the opportunity to improve our service.

There are a number of ways to contact us, please follow this link to our contacts page.

<https://ddhgraham.com.au/about-us/contact-us/>

#### **How will your complaint be handled?**

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed on our progress.

If your complaint cannot be resolved promptly we will take responsibility and work with you to resolve the matter. If you feel your complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

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

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when, the time limit relevant to your circumstances expires.