

---

## Customer Complaints – as from 1st October 2021

ASIC Regulatory Guide 271 Internal Dispute Resolution become mandatory on 1st October 2021, replacing previous Regulatory Guide 165.

As an aggregator and Australian Credit Licence holder, QBF will now be required to respond to and where possible resolve complaints within **30 days** instead of 45 days.

To reflect this, we are refreshing our Complaints Policy and Procedure which will be available on the QBF website.

### Action required

The operational impact for brokers from this refreshed policy should be minimal and will depend on the nature of any complaints received. Please refer to the following table to guide you should you receive any customer complaints.

Complaint category		Action required
Quantum Business Finance Pty Ltd and/or QBF employees, brokers their employees and contractors  Customer Type: Consumer and commercial deals	Complaints concerning the conduct of employees, brokers, agents broker agent employees and-sub contractors of QBF.	For all complaints, including those that you are able to resolve with the customer immediately, advise a QBF director or Compliance at. <a href="mailto:admin@quantumbusiness.com.au">admin@quantumbusiness.com.au</a>  If you are unable to resolve the complaint immediately: <ul style="list-style-type: none"><li>• advise the customer that the complaint is to be referred to Compliance</li><li>• provide the customer with Compliance representative name and full contact details; and</li><li>• advise the customer that the complaint will be followed up within five (5) working days and is expected to be resolved within thirty (30) days.</li></ul>

<p>Authorised Credit Representatives (ACR)</p> <p>Customer Type: Consumer deals</p>	<p>Complaints relating to consumer deals and concerning the conduct of brokers who are authorised credit representatives of:</p> <ul style="list-style-type: none"> <li>• Quantum Business Finance Pty Ltd</li> </ul>	<p>For all complaints, including those that you are able to resolve with the customer immediately, advise a QBF director or Compliance at <a href="mailto:admin@quantumbusiness.com.au">admin@quantumbusiness.com.au</a></p> <p>If you are unable to resolve the complaint immediately:</p> <ul style="list-style-type: none"> <li>• advise the customer the name and full contact details of the person who will handle the complaint;</li> <li>• advise the customer that the complaint will be followed up within five (5) working days and is expected to be resolved within thirty (30) days; and</li> <li>• engage directly with Compliance</li> </ul>
<p>Brokers – commercial deals Brokers who an Agent of QBF</p>	<p>Complaints relating to the conduct of brokers who hold lender accreditations through:</p> <ul style="list-style-type: none"> <li>• Quantum Business Finance Pty Ltd</li> </ul>	<p>Brokers are encouraged to engage with a QBF director or Compliance as they see appropriate and necessary for assistance in resolving customer complaint and to protect any lender accreditation.</p>