



## Complaints and Dispute Resolution Policy

**This policy provides information about our internal dispute resolution (IDR) process.**

**Our IDR service is provided to you free of charge.**

This policy applies to all complaints received by Jingle Finance Pty Ltd (Australian Credit Licence 388143) trading as Jingle Loans ('Jingle', 'we', 'us', 'our') about our products, services, staff, or representatives. It outlines how you can raise a complaint and what you can expect from us - fair, transparent, and timely resolution.

We're committed to delivering smart, fast, and responsible lending experiences. While we strive to get it right every time, we understand that things don't always go to plan.

We review this policy regularly to make sure it reflects our current processes and complies with ASIC's regulatory requirements under Regulatory Guide 271 (Internal Dispute Resolution).

### How to lodge a complaint

You can make a complaint at any time via your preferred method:

- **Phone:** 1300 654 230
- **Email:** [complaints@jingle.com.au](mailto:complaints@jingle.com.au)
- **Online:** Jingle's contact form -

You may also lodge a complaint by speaking to any representative of Jingle who will refer you to our IDR Officer.

You can lodge a complaint verbally or in writing. We're here to assist every customer - including those who need extra support. We:

- Accept complaints through multiple channels
- Do not require complaints to be in writing
- Ensure that information provided to the public about our IDR process, including this policy, is available in a range of languages and formats (including large print and audiotape)
- Train all staff to identify and assist vulnerable customers
- Accept complaints from authorised representatives (e.g. family members, legal advisors, financial counsellors)

Any information you provide in connection with a complaint will be handled in accordance with our Privacy and Credit Reporting Policy.



## How we handle complaints

### Acknowledgement

We'll acknowledge your complaint within **1 business day** of receiving it, or as soon as practicable, unless it has already been resolved on the spot.

### Assessment & investigation

We'll review your complaint thoroughly and fairly, considering all relevant facts and information.

### Our response (IDR response)

You'll receive a formal written outcome of our investigation (called an Internal Dispute Resolution response), which will include:

- The final decision on your complaint
- The reasons behind the decision
- Any actions we're taking to resolve it
- Your right to refer the complaint to the Australian Financial Complaints Authority (**AFCA**) if you're not satisfied with the IDR response

### Timeframes for resolution

We aim to resolve complaints as quickly as possible:

- **Standard complaints:** within 10 business days, and no later than 30 calendar days of receiving the complaint
- **Default-related complaints:** within 21 calendar days of receiving the complaint
- **Hardship related complaints:** within 21 calendar days of receiving the complaint (exceptions apply if we do not have sufficient information to make a decision, or if we reach an agreement with you)

If we cannot meet these timeframes, we'll let you know why and provide details of your rights to escalate the matter to AFCA.

We consider a complaint resolved when:

- We accept the complaint and provide a remedy (financial or non-financial); or
- We reject the complaint and clearly explain why

In some cases, we may resolve your complaint within five business days without a formal IDR response if:

- We've resolved it to your satisfaction; or



- We've provided an explanation and/or apology and there's no further action we can reasonably take to address your complaint.

We'll still provide a written IDR response for complaints closed by the end of the fifth business day after receipt if:

- You request one; or
- The complaint involves financial hardship

## Possible remedies

If your complaint is upheld, we may offer:

- A financial remedy
- A non-financial remedy (such as an apology, process change, or rectification of an error)
- Or both, depending on what is fair and appropriate

All remedies will be assessed in line with applicable laws, AFCA rules, industry codes, and principles of fairness.

## Still not satisfied?

If you're not happy with the outcome of your complaint, we can escalate it for further internal review. This may involve a senior manager or a specialist case manager taking a fresh look at the resolution provided.

You also have the right to escalate your complaint externally. Jingle is a member of the Australian Financial Complaints Authority (AFCA), which offers a free and independent dispute resolution service.

## AFCA Contact Details:

- Phone: 1800 931 678
- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: GPO Box 3, Melbourne VIC 3001

## For issues outside AFCA's jurisdiction:

- Contact ASIC (Australian Securities & Investments Commission) on 1300 300 630 for general lending concerns
- Contact the ACCC (Australian Competition & Consumer Commission) on 1300 302 502 for trade practices matters



## Policy review

We regularly review our Complaints and Dispute Resolution Policy to ensure it is effective and aligned with regulatory expectations. Our most recent review was conducted in November 2025.

**Version:** 1.0

**Effective Date:** 23rd November 2025

**Next Review Due:** 23rd November 2026

**Approved By:** Managing Director

**Policy Owner:** Head of Compliance

**Australian Credit Licence:** 388143