

# **DISPUTE RESOLUTION PROCEDURE**

# Internal dispute resolution procedure

### **Receiving complaint**

Complaints can be lodged by contacting Xinfu Forex's Dispute Manager by:

- 1. Telephone: 03 8080 8006
- 2. Email: info@xinfu.com.au

Or by speaking to any of our business representatives who will refer complaints to the Dispute Manager.

We adopt the definition of "complaint" in AS ISO 10002-2006, namely "an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected". This means we will treat informal complaints seriously and refer them to IDR unless they are resolved by the end of the next business day.

#### **Investigating Complaints**

The Dispute Officer will review the complaint carefully and promptly, taking such steps and reviewing such documents as a reasonable person would do.

### Responding to complaints within appropriate time limits

The Dispute Officer will provide a written final response to the complainant within 45 days, which states:

- 1. the final outcome of the dispute
- 2. the right to take their dispute to EDR
- 3. the name and contact details of our EDR scheme

If the Dispute Officer is unable to give a final response within the specified period, the Dispute Officer will, before the end of the period:

- 1. inform the complainant of the reasons for the delay
- 2. advise the complainant of their right to complain to EDR
- 3. provide the complainant with the name and contact details of our EDR scheme



# **External Dispute Resolution**

If the complainant is not satisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an approved external dispute resolution scheme, of which we are a member, using the contact details below. You may also make a complaint via the ASIC free call Info line on 1300 300 630.

You can contact AFCA by any of the means listed below:

Online: https://www.afca.org.au/

Telephone: 1800 931 678

Fax: 03 9613 6399

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority Limited GPO Box 3 Melbourne, VIC 3001