

## GRIEVANCE POLICY

Vine Capital strives to provide an outstanding service to our clients, but we understand there may be instances when you are not happy with the service we provide.

We value your feedback and will address any complaint you have in a professional and timely manner.

### Lodging a Grievance

If you have a complaint about the service provided to you by Vine Capital, please contact us immediately. Your Business Loans Consultant should be able to resolve the issues you raise satisfactorily.

If the matter has not been resolved to your satisfaction, you may, under Grievance Policy, lodge a formal Grievance with us.

Please document your complaint in writing and forward to:

Mail: The Grievance Officer  
PO Box 995  
NERANG QLD 4221

Email: [kristy@vinecapital.com.au](mailto:kristy@vinecapital.com.au)

### The Process

We will acknowledge receipt of your complaint after receiving the details of your complaint within seven (7) business days. If any further documentation is required from you this will be requested in writing.

Our Grievance Officer will review the complaint carefully and promptly, taking appropriate steps to review all documents, client files and liaise with relevant parties. You will be informed of the outcome and reasons for the decision reached.

### Time Frame

Unless there are exceptional circumstances, we are committed to resolving and responding to your complaint within 21 business days.

The formal written final response to the complaint will state:

- The final outcome of the dispute
- The right to have your dispute escalated (no matter what the result of the investigation was at the Grievance stage)
- The name and contact details of whom to escalate your grievance to.

There may be an occasion where the complaint is more complex and could take longer to resolve. If this is the case we will;

- Inform you of the reasons for the delay
- Specify a date when a decision can be reasonably expected.