



Barry Lynam Home Loans & Financial Services

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Barry Lynam is an Authorised
Credit Representative No 365748
of Ballast Finance Pty Ltd ACN
087051750 Australian Credit
Licence Number:366520

INTERNAL DISPUTE RESOLUTION (IDR)

If you have a complaint about your finance application or if you believe an error has occurred, then please contact your Ballast Finance Pty Ltd Finance Broker Barry Lynam.

If you are not satisfied with the outcome or in which the way your complaint has been handled, then you can contact the Ballast Finance Pty Ltd Internal Complaints Officer who will endeavour to resolve your complaint as quickly as possible:

Melinda Campbell

- Ballast Finance Pty Ltd
- A PO BOX 1796 SUBIACO, Western Australia 6904
- T 1300 303 382
- M 0409 733 176
- E compliance@spfgroup.com.au

EXTERNAL DISPUTE RESOLUTION (EDR)

Barry Lynam is a member of an independent external dispute resolution scheme, the Credit & Investments Ombudsman (CIO). If at any time, you feel your complaint remains unresolved or you wish CIO to further investigate your complaint, you can contact CIO as detailed below:

CREDIT & INVESTMENTS OMBUDSMAN

- www.cio.org.au
- info@cio.org.au
- PO BOX A252 SOUTH SYDNEY NSW 1235
- T: 1800 138 422
- F: (02) 9273 8440

Our External Dispute Resolution scheme

If you are still not satisfied with the outcome of your complaint, then you have the further option of referring the matter to an external dispute resolution scheme known as Credit & Investment Ombudsman (CIO) Member Number **M0011369**

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.