

The Credit Ombudsman Service Limited (COSL) is a dispute resolution scheme which assists consumers to resolve complaints with their financial services providers.

Who are we?

We are a free and independent complaint resolution service approved by the Australian Securities and Investments Commission (ASIC).

We may be able to help you if you've got a complaint against one of our Members.

Our Members include mortgage and finance brokers, financial planners, non-bank lenders, credit unions, building societies and micro lenders. To search our Member directory visit www.cosl.com.au or call 1800 138 422 to speak to us.

How can we help?

When we receive a complaint, we impartially assess the information provided by you and the person you are complaining about, and allow each of you to respond to the issues raised by the other.

Our aim is to bring the two parties together to consider what might be a fair and reasonable resolution to the complaint. The Ombudsman can also make a final decision if a resolution cannot be agreed.

What do we offer?

- a hands-on personal approach to complaints handling
- an impartial and fair investigation into the issues raised in the complaint
- a significant savings in legal costs
- faster, simpler and informal complaints resolution
- case managers that understand financial services
- confidentiality and "without prejudice" negotiations



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For more information visit
www.cosl.com.au
or call
1800 138 422

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How do you make a Complaint?

Making a complaint with us is easy.

Here's how:

- Online **www.cosl.com.au**
- Email **info@cosl.com.au**
- Phone **1800 138 422**
- Post **PO Box A252 Sydney South 1235**
- Fax **02 9273 8440**

You must first approach the person you are complaining about before we can consider your complaint. Please note that there are rules which limit the types of complaints that we can deal with.

Do you need to visit us in person?

No. We will contact you at a time and in a way that is convenient to you.

How long does it take?

We will tell you within 7 days that we have received your complaint.

Your complaint will be forwarded to the Member who will be given an opportunity to resolve it.

If it is not resolved, we will investigate your complaint further and assist both you and the Member to agree on a fair and reasonable resolution.

Some complaints may take up to 3-4 months to resolve depending on the co-operation of both parties and the complexity of the issues raised in your complaint.