Complaints Policy

February 2026

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1 Purpose

In this policy, **Inviva**, **we**, **us**, **our** refer to Inviva Services Pty Ltd (ACN 647 505 422, Australian Credit Licence 533319) and its related bodies corporate, successors, assigns, agents, and associates, and the lender of record for an Inviva loan (their details are set out in the loan terms).

Inviva is committed to providing our customers with high quality products and services. If you are unhappy with our products or services, please let us know and we will endeavour to fix the issue.

We understand that there are times when you may want to express dissatisfaction with our products and services, and that effective complaints management improves your experience.

This policy applies to complaints (as defined in Section 2). It explains how to lodge a complaint and what you can expect from us.

2 What is a complaint

A complaint is an expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

3 Our complaints handling principles

Respect and Conduct
We will take all reasonable care to professionally manage the complaint in a timely and appropriate manner, and to treat you respectfully.

We will not tolerate inappropriate actions or behaviour such as swearing or harassment of our staff. We reserve the right to terminate any calls or to discontinue any written correspondence if this occurs.

Fair complaint remedies
We will always seek to ensure that remedies are fair. In considering an appropriate remedy, we consider the relevant legal principles and codes of conduct, and good practice.

Confidentiality
We treat all complaints in confidence and will only disclose the details of the complaint to those involved in the complaint resolution process, subject to privacy and legal obligations.

Timeliness
We aim to resolve your complaint as expeditiously as possible.

4 How you can make a complaint

You may lodge a complaint if you are a current, prospective or former customer of Inviva. If you prefer not to deal directly with us, you can authorise a third party to act on your behalf. (Depending on the nature of the complaint, we may require you to provide documentation authorising your representative to deal with us).

You or your representative can contact us by telephone, or in writing by email or letter.

Email: info@Inviva.com.au

Call: 1300 222 223

Post: PO Box 567, Edgecliff NSW 2027

There is no cost to you for lodging a complaint with us.

We provide additional support to customers, former customers and authorised third parties who have a hearing or speech impairment (through the National Relay Service), or who may require an interpreter (through the telephone Interpreting Service).

We also aim to identify when customers might need further assistance for vulnerability or accessibility reasons and assist these complainants.

5 How we will handle your complaint

Acknowledgement
We will acknowledge your complaint within 24 hours of receipt, or as soon as practicable after that.

Assessment and Investigation
We will collect information about your complaint from you or your authorised representative. We will listen carefully to what you are saying and clarify our understanding of the matter, including checking any assumptions.

Response
We will provide you with a response informing you of the outcome of your complaint, the reasons for that outcome, and your right to take your complaint to the Australian Financial Complaints Authority (AFCA)

We will provide our response in writing if:

1. it is going to take us more than 5 business days to resolve your complaint;
2. you request a written response; or
3. we are required to give you a written response under the law.

Subject to third party delays, we will provide you with a response no later than 30 calendar days after receiving the complaint or within 21 calendar days if the complaint involves a default notice, hardship, or a request to postpone enforcement proceedings.

If we are unable to meet the listed timeframes for resolving your complaint (for example, where your complaint is complex) we will write to you before the timeframe expires to provide you with the reasons for the delay and provide you with regular progress reports until your complaint is resolved.

6 If your complaint is not resolved

If you are not satisfied with our response to your complaint, you can seek assistance from AFCA's free and independent dispute resolution service. AFCA will not accept your complaint unless it has first been through our internal complaints resolution process.

If your complaint relates to our handling of your personal information, you can escalate your complaint to the Office of the Australian Information Commissioner (OAIC).

Australian Financial Complaints Authority

Mail: GPO Box 3 Melbourne VIC 3001

Call: 1800 931 678

Online: afca.org.au

Office of the Australian Information Commissioner

Mail: GPO Box 5218 Sydney NSW 2001

Call: 1300 363 992