

<https://anindilyakwa.com.au/royalty-development/royalty-shoppa/>

How do I provide feedback or make a complaint?

If you have feedback, would like to make a complaint or have a question regarding our complaints process, please contact Richard Smith. We are committed to resolving complaints directly, fairly and as quickly as possible.

In the interests of maintaining member satisfaction, ALC has established procedures for resolving any complaint you may have in respect of the Royalty Shoppa Card product.

If your complaint cannot be resolved using our Internal Dispute Resolution process, we will refer you to our 3<sup>rd</sup> party card issuer – Indue Ltd or and then an External Dispute Resolution scheme approved by the Australian Securities and Investment Commission (ASIC).

The following explains our complaints and dispute resolution process.

### **Internal Dispute Resolution Scheme**

We aim to acknowledge receipt of your complaint within 24 hours of receiving it, or as soon as practicable.

We will attempt to resolve your complaint at the first point of contact through our Internal Dispute Resolution processes.

If we are unable to resolve your complaint by the end of the 5th business day we will notify you in writing.

Once our investigation has completed, we will provide you with an 'Internal Dispute Resolution (IDR) response'. However, please be aware that we will not provide you with an IDR response if we close the complaint by the end of the 5th business day after receipt and we have, resolved the complaint to your satisfaction or given you an explanation and/or apology when we can take no further action to reasonably address the complaint.

We will still provide you with a written response even when the complaint is resolved within 5 business days if you have requested a written response.

The maximum allowable timeframe for resolving a complaint is 30 days after receipt of the complaint.

### **External Dispute Resolution Scheme**

If you are not satisfied with our final decision or you feel that your complaint remains unresolved, you can refer the matter to our 3<sup>rd</sup> party card issuer – Indue Ltd and then AFCA, our external dispute resolution scheme. Details of the scheme are listed below.

## **CONTACT DETAILS**

### **Internal dispute resolution**

If you wish to submit a complaint with us please contact us by:

Phone: 07 4242 1170

Mail: Royalty Shoppa – Complaints Officer

Email: [admin@alcnt.com.au](mailto:admin@alcnt.com.au)

PO Box 8176, Cairns Qld 4870

### **Internal dispute resolution – Card Issuer Indue Ltd**

If you wish to submit a complaint with us please contact us by:

Phone: +61 7 3258 4222

Mail: Indue – Complaints Officer

Email: [indue@indue.com.au](mailto:indue@indue.com.au)

Po Box 523 Toowong Qld 4066

**External dispute resolution**

With the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)      Mail: Australian Financial Complaints Authority  
Email: [info@afca.com.au](mailto:info@afca.com.au)      GPO Box 3 Melbourne VIC 3001  
Phone: 1800 931 678