

Complaints Handling Policy

The Simply Group Pty Ltd trading as Simply Personal Loans

Last updated: July 2026

1. Introduction

The Simply Group Pty Ltd trading as Simply Personal Loans is committed to providing customers with excellent service. If you believe we have not adequately met our obligations, or you have a complaint about any of our services, we encourage you to let us know so that we can investigate the matter and work with you toward a fair resolution.

2. What is a complaint?

A complaint is an expression of dissatisfaction made to or about an organisation, 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.

Any person who is dissatisfied with our service may contact us to make a complaint. We also welcome general feedback, although feedback that does not require a response or resolution may not be handled as a formal complaint.

3. How to lodge a complaint

If you have a complaint that has not been resolved to your satisfaction with the staff member involved, please contact our Complaints Officer:

- Email: karen@thesimplygroup.com.au

When making a complaint, please provide as much of the following information as possible:

- Your name and contact details
- Details of the services we provided
- The nature of the complaint
- Details of any staff member involved, if relevant
- Copies of any documents or correspondence supporting the complaint

4. Extra assistance

If you require assistance to make or progress a complaint, including language or accessibility assistance, please let us know. We will take reasonable steps to assist you.

5. Our internal resolution process

We will acknowledge your complaint promptly and investigate it fairly and respectfully. We will keep you informed as appropriate and aim to resolve complaints as quickly as possible.

Where required, we will provide a written Internal Dispute Resolution response within the timeframe required by applicable law and regulatory requirements. The response will explain the outcome of our investigation, the reasons for our decision and your right to escalate the matter to the Australian Financial Complaints Authority if you are not satisfied.

6. External Dispute Resolution

If we are unable to resolve your complaint to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Website: afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (free call)
- Postal address: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- The Simply Group AFCA membership number: 115024

7. Contact

For questions about this Complaints Handling Policy, please contact the Complaints Officer at karen@thesimplygroup.com.au.