

Cookiedea Pty Ltd as trustee for The Nicemm Trust trading
As Champion Loans
ACN: 134-022-914
Australian Credit Licence 387276
65 Aerodrome Road, Maroochydore 4558
Telephone: (07) 5452 7400



Complaints and Dispute Resolution

COOKIEDEA PTY LTD trading as CHAMPION LOANS ("CHAMPION LOANS")

Date: 24 June 2026

Our Commitment to You

At Champion Loans, we take complaints seriously. Your feedback — even when it's critical — helps us improve the way we do things. We are committed to resolving any concerns you have fairly, quickly, and transparently. As a member of the Australian Financial Complaints Authority (AFCA), we follow a clear and structured process to make sure every complaint is handled with care and respect.

What Is a Complaint?

A complaint is any expression of dissatisfaction about our products, services, or staff where you expect us to take action. You don't need to use the word "complaint" — if you're unhappy with something, we'll treat it as one and work to put things right.

A complaint can be made by you directly, or by someone you've authorised to act on your behalf, such as a financial counsellor, legal representative, or a trusted family member.

How to Make a Complaint

You can reach us using any of the channels below — whichever is most convenient for you:

Channel	Details
Phone	+61 7 5452 7400
Email	customercare@championloans.com.au
Post	Complaints Officer, Champion Loans, PO Box 1101, Maroochydore QLD 4558
In person	Visit our office at 65 Aerodrome Road, Maroochydore QLD 4558
Online	Through our website at https://www.championloans.com.au/

You can make a complaint in any way that suits you — by phone, email, letter, in person, or online. If you need help making a complaint, we're here to assist.

What Happens After You Complain?

Once we receive your complaint, here's what you can expect:

1. **We acknowledge your complaint promptly.** We'll confirm we've received it within one business day where possible, or at the time you contact us.
2. **We assign a dedicated contact person.** You'll have a single point of contact who will manage your complaint and keep you informed along the way.
3. **We investigate your complaint fairly and thoroughly.** We'll look into all relevant information, listen to your perspective, and consider the facts carefully.
4. **We aim to resolve your complaint as soon as possible or within 30 calendar days.** If your complaint relates to a **hardship request or default notice**, we aim to resolve it within **21 calendar days**. If we need more time, we'll let you know why and give you an updated timeframe.
5. **We provide you with a written response.** Our response will explain our decision, the reasons behind it, and what you can do next if you disagree.

If You're Experiencing Financial Hardship

We understand that life can be unpredictable, and sometimes circumstances change in ways you didn't expect. If you're struggling to meet your loan repayments, please contact us as early as possible. The sooner we know, the more we can do to help.

We have a Complaints Manager who will work with you to explore options that may ease the pressure, such as:

- Reduced repayment amounts
- Temporary payment deferrals
- Extending your loan term
- Other arrangements tailored to your situation

You can also contact the **National Debt Helpline on 1800 007 007** for free, independent, and confidential financial counselling.

If You're Not Satisfied with Our Response

If you're not happy with how we've handled your complaint, or if we haven't responded within the required timeframes, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service for consumers.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

Cookieidea Pty Ltd t/a Champion Loans AFCA Member Number: 45055

Need Extra Help?

We want to make sure everyone can access our complaints process. If you need additional support, we're here for you:

- **Language assistance:** If English isn't your first language, call the Translating and Interpreting Service (TIS National) on **131 450**, and they can help you communicate with us.
- **Hearing or speech impairment:** Contact the National Relay Service on **133 677** and ask to be connected to us.
- **Alternative formats:** If you need documents in large print or another format, please let us know and we'll arrange this for you.
- **Vulnerability, family violence, or difficult circumstances:** If you're experiencing vulnerability, family violence, or other challenging situations, please tell us. We will treat your situation with sensitivity, care, and discretion.

Your Privacy

We handle all complaint information in accordance with the *Privacy Act 1988* (Cth) as amended by the *Privacy and Other Legislation Amendment Act 2024* (Cth) and our Privacy Policies. Your complaint details are kept confidential and are used only to resolve your complaint and to improve our products and services. We will not share your information with anyone outside of what is necessary to investigate and resolve your concern.

This policy was last updated in June 2026.