

Dispute resolution

What to do if you have a dispute or complaint?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

How to make a complaint and the complaints process?

If we have a complaint, we request you contact our Complaints Contact Person:

Broker Name
Phone or Mobile

Our Complaints Contact Person is responsible for:

- dealing with and attempting to resolve all client complaints which cannot be resolved by the providing clarification or information;
- advising clients of their rights to lodge complaints with our external dispute resolution scheme;;
- liaising with our external dispute resolution scheme; and
- dealing with the **MFAA/FBAA/CAFBA** and the **MFAA/FBAA/CAFBA** Disciplinary Tribunal as necessary

Third party products and services

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

Keeping you informed

Our Complaints Contact person will attempt to resolve the problem with an explanation or information within a day after the complaint is received. In all instances requests for information will be responded within 3 working days.

Still not satisfied?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Credit and Investments Ombudsman, which can be contacted via:

- Telephone: 1800 138 422
- Fax: 02 9273 8440
- Online complaint form: <https://www.cio.org.au/complaint-resolution/making-a-complaint.html>
- Website: <https://www.cio.org.au>
- Email Complaints info@cio.org.au
- Mail: Credit and Investments Ombudsman
Reply Paid 252
South Sydney NSW 1234