

Dispute Resolution Procedure

We're dedicated to delivering top-notch service. If we ever fall short or if you have any concerns about our services, please let us know. We're committed to resolving issues promptly, thoroughly, and fairly.

To address a complaint, please first reach out to Damian Fulton Mortgage Broking. If we're unable to resolve it within five (5) business days, feel free to contact our Complaints Manager through any of the following channels.

In writing: 11 Gamin Vista, Aveley WA 6069

Phone: 1800 180 800

Email: <u>davidham@mortgageaustralia.com.au</u>

We might need more details and could ask you to submit your complaint in writing to ensure a thorough investigation. If your complaint requires more time to resolve, we'll keep you informed along the way.

Our Complaints Manager will acknowledge receipt of your complaint within five (5) business days. If we can't resolve the issue to your satisfaction within that timeframe, they'll inform you of the procedures for further investigation and resolution.

Within 45 calendar days of receiving your complaint, we'll provide you with an update on the investigation's outcome and the reasons behind our decision. If necessary, we'll let you know if additional time is needed to complete the investigation.

Third Party Products or Services

If your complaint pertains to a product or service obtained through a third party, such as a lender, we may request that you reach out to them directly. They will address your complaint through their own resolution process. Should you find their resolution unsatisfactory, you have the option to escalate your dispute to their External Dispute Resolution Scheme. Please get in touch with the third party for more information on this process.

External Dispute Resolution Scheme

If you feel that your complaint hasn't been satisfactorily resolved, you have the option to escalate the matter to our External Dispute Resolution Scheme at no cost, if it falls within the scheme's terms of reference. However, if our internal process is still ongoing, the External Dispute Resolution Scheme may require us to complete our internal procedures before proceeding further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority which can be contacted via:

Telephone: 1800 931 678 Website: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC 3001

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Dated: May 2024