

Smart Lending Solutions

Internal Dispute Resolution

This document sets out the required procedure for receiving, investigating and responding to complaints made by our customers, our Lenders, our Loan Consultants or our Suppliers.

The management and tracking of all complaints is to be carried out by Dave Alderdice – Director **who will manage and track complaints**, and details should preferably be forwarded via email to dave@ausinsurance.com.au with a telephone call made to advise of its pending receipt.

1) Receiving complaints

Complaints may initially be accepted by any staff within *Smart Lending Solutions (QLD) Pty Ltd ATF The Smart Lending Unit Trust* and may be made via telephone, facsimile or email. It is preferable that complainants provide details of their complaint via the completion of our Feedback Form (Attachment A).

Should the complainant not wish to complete the Feedback Form, full details should be provided, including:

- Name and contact details of the complainant
- Description of the complaint
- Name of **Staff Member or Loan Consultant** about whom the complaint is being made (if applicable)
- Outcome sought.

It is suggested that the most appropriate way to ensure that relevant information is obtained is for the staff member receiving the complaint to complete a Feedback Form on the basis of the information provided by the complainant.

The Feedback Form and/or any other information including any support documentation should be forwarded to the *Dave Alderdice – Director*, immediately upon receipt.

2) Confirmation of receipt of complaint

Dave Alderdice – Director will, immediately where possible and definitely within 24 hours of receipt of the complaint, contact the complainant via telephone (where telephone number has been provided) or via email or post (where no telephone number has been provided) to acknowledge the receipt of the complaint.

3) Complaint recording and tracking

Dave Alderdice – Director, upon receipt of the initial complaint, will arrange for the recording of all information within the Complaints Register and allocation of a Complaint Identification Reference Number. Information to be recorded within the register includes:

- Date of receipt of complaint
- Name of complainant
- Description of the complaint
- Person about whom complaint received (if applicable)
- Due date for response
- Resolution of complaint
- Indication of acceptance or decline of resolution by complainant
- Date of final resolution (if applicable)
- Indication of further action to be taken by complainant (if applicable)

Up-to-date status of the complaint will be maintained in the register at all times and will be made available to the complainant at any time upon request and at regular intervals no longer than 10 business days apart.

4) Assessment and investigation of the complaint

Each complaint will be assessed by *Dave Alderdice – Director* in terms of severity, implication, complexity, impact and the time-frame of action.

Dave Alderdice – Director may seek the assistance of *Peter McCarthy - Director* in the investigation of the complaint. Outside parties (for example, Lenders) may also be requested to assist or provide information where applicable.

The level of investigation required will be dictated by the severity of the complaint and all reasonable effort is to be made to fully investigate each and every complaint.

Dave Alderdice – Director, in conjunction with any other appropriate party/ies, will decide on the appropriate resolution or response to the complainant. Such resolution or response may at times require the approval of Peter McCarthy - Director.

5) Response to the complainant

As soon as the resolution or response has been decided and approved, it will be communicated to the complainant.

6) Finalisation of the complaint

If the complainant accepts the proposed resolution or response, then such action will be carried out and a notation recorded within the register. Confirmation will be provided to the complainant by *Dave Alderdice – Director*.

If the complainant does not accept the proposed resolution or response, then the complainant will be informed of alternative forms of recourse which may be available, such as **(delete what is not applicable)**:

Industry Bodies

- The Mortgage & Finance Association of Australia (MFAA)
www.mfaa.com.au or 1300 554 817

External Dispute Resolution Schemes

- The Credit Ombudsman Service Limited (COSL)
www.creditombudsman.com.au or 1800 138 422

Other avenues

- Department of Fair Trading or Consumer Affairs in that state
- Professional legal advice

Progress of the complaint will continue to be monitored until the complaint comes to a conclusion, be that all options of recourse are exhausted or the complainant is satisfied.

Attachment A

Feedback Form

Please indicate if you are making a:

- Suggestion Compliment Complaint

Is your feedback in relation to a:

- Smart Lending Solutions (QLD) Pty Ltd* Staff Member
 Smart Lending Solutions (QLD) Pty Ltd Loan Consultant
 Smart Lending Solutions (QLD) Pty Ltd Policy or Procedure

If your feedback involves a Staff Member or Loan Consultant, please provide their name:

Please detail your feedback or complaint: (If there is insufficient space, please attach additional pages):

What is the outcome you seek:

Have you raised this issue with a Staff Member previously?

- No Yes – if so, please provide details:

Your Name: _____

Your Daytime Phone Number: _____

Your Email Address: _____

Your Postal Address: _____

Thank you for taking the time to provide your feedback. We undertake to contact you (on the basis that you have provided your contact details) within 24 hours of receiving your completed form.