

SPECIALIST FINANCE GROUP

Mortgage Specialists Pty Ltd Australian Credit License Number 387025 Complaint Management for SFG CR's



COMPLAINTS MANAGEMENT FOR SFG CREDIT REPRESENTATIVES

Responsible for Policy	Compliance Manager
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Complaints Management for SFG Credit Representatives

Our commitment to service

Credit Representatives of Mortgage Specialists Pty Ltd t/as Specialist Finance Group (SFG) are committed to assisting you in finding the right finance option based on your requirements and on your financial position. SFG Credit Representatives have the essential qualifications, experience and competency required under the relevant legislation to give you the professional service needed in assessing your financial needs.

You can be confident that SFG Credit Representatives will make every effort to deal with you in a fair and ethical manner and take the time to listen to your requirements and objectives. Once your mortgage broker has established your goals, they will investigate and assess a range of options from their broad lender panel. Ultimately, the primary aim of a mortgage broker authorized by SFG is to provide you with the finance that explicitly matches your requirements.

Our Internal Dispute Resolution scheme

We always strive to provide the best possible service and provide you with the finance that suits your needs. However, we appreciate that from time to time, applicants may not be satisfied with the process or the solution. If this occurs, and you have a complaint about the service we provide, we have a resolution process in place to address your concerns.

Our dispute resolution process is designed to ensure that you are treated fairly and with respect during the complaints handling process. Any dispute arising against the licensee or any the licensees representatives will be managed in accordance with industry best practice as determined by the Australian Financial Complaints Authority (AFCA) and ASIC regulations.

How do I lodge a complaint

You can lodge your complaint through a number of channels. You may do this verbally or in writing.

If you choose to lodge the complaint by email or mail, please make sure you include as much information as you can. You should explain the details of your complaint as clearly as you can.

Step 1:

Please contact {your mortgage broker in the first instance as many disputes can be resolved relatively quickly. Your mortgage broker will have 5 business days in which to try and resolve the dispute.

Step 2:

If you are not satisfied with the outcome or in which the way your complaint has been handled, then you can escalate the complaint to the Internal Complaints Officer who will endeavour to resolve your complaint.

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Details of Complaints Officer for SFG

Complaints Officer

Address: PO Box 1796 Subiaco, WA, 6904

Phone: 08 9286 6888

Fax: 08 9286 6899

Email: compliance@spfgroup.com.au

Once the dispute is escalated, we will provide you with a written response in a maximum time of 30 calendar days, however, we hope to resolve all issues in a shorter time frame.

This written response will determine how we wish to manage the complaint. We may:

- (a) Accept the complaint and, if appropriate, offer redress, or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

You should expect the written response to adequately address the issues that are raised in the complaint.

Step 3

If you are still not satisfied with the outcome of your complaint, then you have the further option of referring the matter to an external dispute resolution scheme.

We are a member of Australian Financial Complaints Authority (AFCA)

The EDR scheme can be contacted using the details below.

Australian Financial Complaints Authority (AFCA)

GPO Box 3 MELBOURNE VIC 3001

T 1800 931 678

E info@afca.org.au

Data Collection

We will keep data concerning the complaint in such form and manner as we think fit and will enable analysis according to:

- (a) Type of complaint;
- (b) Subject of complaint;
- (c) Outcome of complaint;
- (d) Timeliness of response.

So that we can identify any systematically recurring problems, we will classify complaints accordingly. Subject to legal constraints including our privacy obligations, we will make available data collected in respect of the complaint upon request to the EDR Scheme, of which we are a member, and the Australian Securities and Investments Commission as appropriate.