

COMPLAINTS AND DISPUTES RESOLUTION

Frontier Connections Pty Ltd (FC Mortgage Brokers) is committed to the effective handling of complaints and resolution disputes and sees this is vital to ensure that the services offered are provided in a efficient, honest and fair manner.

FC Mortgage Brokers's complaint and disputes resolution procedures meet the requirements of the ASIC, Credit Ombudsman Scheme Limited (COSL) and the MFAA Code of Practice and Australian Standards.

How to lodge a complaint and the Complaint Process

You can lodge complaint to Sam Wong, the Director & Complaints Officer by:

- telephoning 04 11 218 223 or
- e-mailing swong@fcmba.com or
- writing to 12 Jackson Crescent, Pennant Hills, NSW 2120

You should explain the details of your complaint as clearly as you can. We may require that you provide us with the following verbally or in writing:

- Your full name, address and contact phone numbers
- Your account number (if applicable)
- A description of your complaint
- Any additional documentation or information that may support your complaint and help us to resolve it
- How you would like your complaint to be resolved.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
4. we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response

If your complaint cannot be resolved immediately, we will acknowledge your request within 2 business days of receipt of the complaint. We will also advise the procedures we will follow in the investigating and handling of your complaint. We will keep you up to date in regards to the progress of the investigation and will endeavour to respond within a maximum of 45 business days from the date you lodged the complaint with us.

Our external dispute resolution scheme

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.