

INTERNAL DISPUTE RESOLUTION SERVICE

We at Mortgage Link believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

We are the holders of an Australian Credit License and Mortgage Link, Wells Partners, CIB Finance and Joanne Wells all operate under that license.

We are a member of the Mortgage & Finance Association of Australia (MFAA) and as such we are also subject to the requirement to have in place an Internal Dispute Resolution procedure.

Receiving Complaints

You can lodge complaints by contacting Chris Lloyd, the Complaints officer by:

- telephoning 02 88 655 355 or M) 042 534 2176
- e-mailing chris@mortgagelink.biz
- writing to:-

Mortgage Link (Attention Chris Lloyd)
Suite 505, Level 5, 55 Phillip Street
Parramatta NSW 2150

or by speaking to any representative of our business who will refer you to the Complaints officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

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.

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)¹

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

Consumers can lodge complaints with AFCA from 1 November 2018.

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