

COMPLAINTS POLICY

About this Policy

We strive to ensure that our customers receive the best possible service and experience. If you are dissatisfied with our products, services or how we have handled your complaint, we want to know about it. We value your complaint and are committed to investigating any issues with honesty and fairness in a timely manner.

How to lodge a Complaint

If you have a complaint, you can choose to lodge it using any of the following methods:

Call us:
1300 334 336 (Monday to Friday 9am to 5pm AEST)

Email us:
complaints@betterchoice.com.au

Send us a Secure Mail:
via your Internet Banking

Write to us at:
Better Choice Home Loans Complaints
PO Box 845
Surfers Paradise QLD 4217

Assistance with lodging your complaint

If you require any assistance with lodging your complaint, our friendly customer service staff will be more than happy to help you out. We will work with you to discuss your complaint via your preferred method of communication so do not hesitate to speak to us if something is troubling you.

Alternatively, you may wish to nominate a third-party representative to act on your behalf (such as a family member, friend, financial counsellor or legal representative). If you notify us of your authorised representative, we will ensure to communicate directly with them throughout the complaints process.

Please note that we may require you to provide documentation authorising your representative to act on your behalf, depending on the nature of your complaint.

How do we handle your complaint?

Your complaint will be acknowledged within 1 business day and our aim is to resolve your complaint as quickly as possible, ideally within 5 business days. If we are unable to resolve your complaint within 5 business days, we will keep you informed of the progress of your complaint until you receive our final response.

We will investigate your complaint thoroughly to determine the details and cause of the complaint. We will seek to understand your concerns fully and we will review the facts in order to identify an appropriate resolution.

Our response and times for dealing with your complaint

The table below outlines the maximum resolution timeframes from receipt of your complaint. Please note that in certain circumstances, such as matters that are particularly complex, these timeframes may be extended.

Complaint Category	Maximum response Timeframe
Standard complaints	30 calendar days
Credit-related complaints involving default notices	21 calendar days
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days

If we are unable to meet these timeframes, we will advise you of the delay.

You will be provided with a written response of the complaint outcome if the complaint was resolved after 5 business days or if your complaint relates to hardship. Should you wish to receive a written response regardless, please do not hesitate to request this from our team.

Our written response will provide a full explanation of our findings and how we arrived at our conclusion. Where we determine we are at fault, we will apologise for any inconvenience caused and we will endeavour to restore your account to the position you would have been in, if not for our mistake or error.

If the outcome is not in your favour, we will advise you of:

- The reasons for the decision;
- The reasons we relied on for reaching our decision; and
- The outcome for you and any next steps

What to do if you are not satisfied with our response

If you are unhappy with our final response or how we have handled your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external resolution service for individuals and small businesses to resolve disputes between financial institutions and their customers. AFCA's contact details are as follows:

Call: 1800 931678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Other alternatives

Other options may also be available to you. You may wish to get legal advice from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at www.asic.gov.au.

If you have a complaint about the way we manage your personal information, you can make a complaint to the Office of the Australian Information Commissioner (OAIC).

Call: 1300 363 992
Email: enquiries@oaic.gov.au