

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 Ian Neale, our Disputes Manager, and details should preferably be forwarded via email to cnmail@cutcher.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 Cutcher & Neale Finance Brokerage Pty Limited 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 Disputes Manager immediately upon receipt.

2. Confirmation of Receipt of Complaint

The Disputes Manager 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 & Tracking

The Disputes Manager, 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 complaint
- Person about whom complain 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 & Investigation of the Complaint

Each complaint will be assessed by the Disputes Manager in terms of severity, implication, complexity, impact and the time-frame of action.

The Disputes Manager may seek the assistance of our Loan Consultants, Administrative Assistants and Company 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.

The Disputes Manager, in conjunction with any other appropriate party/ies, will decide on the appropriate resolution or response to the complainant.

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 the Disputes Manager.

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:

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.

IDR - Attachment A Feedback Form

Please indicate if you are making a:

- Suggestion Compliment Complaint

Is your feedback in relation to a:

- Cutcher & Neale Finance Brokerage Pty Limited, Staff Member
 Cutcher & Neale Finance Brokerage Pty Limited, Loan Consultant
 Cutcher & Neale Finance Brokerage Pty Limited, Policy or Procedure

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

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

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What is the outcome you seek?

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Have you raised this issue with a staff member previously?

- No
 Yes - Please provide details

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Your name:

Your daytime phone number:

Your email address:

Your postal address: