



INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING

Total Choice Home Loans
ABN 73 636 499 319

Total Choice Home Loans is committed to providing excellent customer service and satisfaction.

What if I have a complaint?

Total Choice Home Loans has developed internal dispute resolution procedures to assist you to resolve a complaint or dispute about our services. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme called Credit Ombudsman Service Ltd (COSL).

How to make a complaint

In the first instance, please contact Jonathan Oxlade to submit your complaint. We would like to be the first to know if you are not happy with our services. You can contact us verbally or in writing. Jonathan Oxlade may request you provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

Total Choice Home Loans response

We will:

- (a) Confirm receipt of your complaint within 2 days; and
- (b) Endeavour to resolve your complaint within 7 days.

If your complaint is complex we will endeavour to resolve it within 21 days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response. If your complaint is not satisfactorily resolved by Total Choice Home Loans within a reasonable period of time, you can escalate your complaint to our finance aggregator, FAST on 1300 135 777. If appropriate, we may also refer the complaint to FAST for independent consideration or input.

What if I am still not satisfied?

If you are still not satisfied with the outcome, you have the option at any time to contact the Credit Ombudsman Service Ltd on 1800 138 422 or visit www.cosl.com.au