

INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING

Ethical Lending Concepts PL [ABN 55 612 125 145] T/A The Australian Lending & Investment Centre and Professional Mortgage Managers

Ethical Lending Concepts PL "ELC" is committed to client service and satisfaction.

What if I have a complaint?

ELC 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.

How to make a complaint

In the first instance, please contact **Kevin Agent** (1300 2542 28 or kevin.agent@alic.com.au) 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. Kevin Agent may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

Ethical Lending Concepts PL response

We will:

- (a) confirm receipt of your complaint within 5 days; and
- (b) endeavour to resolve your complaint within 15 days. If your complaint is complex, we will endeavour to resolve it within 30 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 ELC within a reasonable period of time, you can escalate your complaint to our finance aggregator, Connective on 1300 656 637.

If appropriate, we may also refer the complaint to Connective 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 02 9273 8400 or complaints@cosl.com.au.