

OUR INTERNAL DISPUTE RESOLUTION (IDR) SCHEME

We are committed to providing you with the best possible service. If at any time we have not met our obligations or you have a complaint about the service that we provide, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly. If you have a complaint, the following steps are available to you.

In the first instance, please contact David Ray

We will acknowledge receipt of your complaint within 1 business day. If I am unable to resolve the complaint to your satisfaction within 5 business days, we will escalate the complaint to the Complaints Officer.

You can also contact the Complaints Officer directly as detailed below:

COMPLAINTS OFFICER

Name Mark Norman

Address 325 Churchill Ave, Subiaco WA 6008, Australia

Phone Number 08 9286 6888

Email compliance@spfgroup.com.au

Within 30 calendar days from the date, you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

OUR EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME

If you do not think we have resolved your complaint to your satisfaction, or you have not heard from us within 30 calendar days, you may refer the matter to the EDR scheme, the Australian Financial Complaints Authority (AFCA)

You may also refer the matter to an EDR scheme at any time, but if our IDR process is in still in progress, they may request that our IDR processes be complete before considering the matter further.

The Australian Securities & Investment Commission (ASIC) EDR process is available to you, at no cost at the contact details below:

Australian Financial Complaints Authority (AFCA)

Email info@afca.org.au

Phone Number 1800 931 678

Address GPO Box 3, Melbourne VIC 3001, Australia

My Licensee AFCA details

Mortgage Specialist Pty Ltd

AFCA Member Number 42176