



## **Loancraft Pty Ltd Dispute Resolution and Complaints Process**

At Loancraft, we are committed to the efficient and fair resolution of all client complaints as and when they are received. This level of fairness in treatments applies to all involved in any complaints or dispute process.

**Our internal dispute resolution scheme** - If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with outsource financial. You can lodge complaints with outsource by contacting the Complaints Officer by:

**Phone:** 1300 781 481  
**Email:** info@outsourcefinancial.com.au  
**Address:** 406/19 Roseby Street, Drummoyne NSW 2047

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

**Timeframes for response** - If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

**Our external dispute resolution scheme** - If we do not reach agreement on your complaint, you may refer to the ASIC Approved External Dispute Resolution (EDR) Scheme. Our EDR provider is AFCA (Australian Financial Complaints Authority). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints.

**EDR:** AFCA  
**Phone:** 1800 931 678  
**Email:** info@afca.org.au  
**Website:** www.afca.org.au  
**Mail:** GPO Box 3  
Melbourne VIC 3001