

INTERNAL DISPUTE RESOLUTION

We aim to provide the very best service for our clients. In the event that you are unhappy regarding any part of our service, our internal dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

Kambiz Mortgage Services is authorised as a credit representative (Credit Representative number 399750) to engage in credit activities on behalf of BLSSA Pty Ltd (Australian Credit Licence number 391237) who may assist us in the investigation and resolution of your complaint.

Should you have a complaint about our services, please contact:

Complaints Officer:	BLSSA Pty Ltd Advice Complaints Officers:
Kamran Sedghi	Brett Bilston or Sarah Rudd
Internal Complaint Officer	Complaints Officers
ADDRESS: 13 Kelly street, Doncaster, Vic, 3108	ADDRESS: PO Box 626, Collins Street West, VIC 8007
PHONE: 03 9848 5454	PHONE: 1300 300 989
FAX: 03 9848 9954	FAX: 03 8616 1918
EMAIL: Kamran@kambiz.com.au	EMAIL: resolutions@BLSSA.com.au

The Complaints Officers are senior personnel in our organisation and in BLSSA Pty Ltd and have the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, email or in person.

Should a complainant not be satisfied with the outcome of our investigation of their complaint they have the option of contacting the Credit Ombudsman Service Limited (of which we and BLSSA Pty Ltd are members) on:

Freecall: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9273 8440
Email: info@creditombudsman.com.au

AWARENESS

All staff and consultants who deal with (or are likely to deal with) clients, are aware of the names, titles and telephone numbers of our and BLSSA Pty Ltd's Complaints Officers.

Each staff member and consultant is also instructed in how to transfer a client who has a complaint to our Complaints Officer or BLSSA Pty Ltd's Complaints Officer; and what client details to record if the Complaints Officers are for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the client's complaint relates). We and BLSSA Pty Ltd do not charge any fee in respect to any complaint.

INVESTIGATING A CLIENT'S COMPLAINT

A client's complaint will not be investigated BLSSA Pty Ltd's Complaints Officer if they are in any way involved in the subject matter of the complaint.

TIMELINESS

We will provide a written acknowledgement of receipt of the complaint to the complainant within five business days, unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to the complainant as soon as possible, but within twenty one (21) or forty five (45) days of receipt of the complaint.

For certain types of complaints, involving "default notices" or urgent disputes such as "applications for hardship", a final response must be provided within twenty one (21) days. If BLSSA Pty Ltd is unable to deal with the complaint as it relates to a third party (for example, a lender), BLSSA may ask the client to contact the relevant party.

If we cannot respond to the complainant within relevant timeframes, we will inform the complainant of the reasons for the delay and of their right to refer the complaint to the Credit Ombudsman Service.

We will have provided a final response to the complainant if we:

- (a) Accept the complaint and, if appropriate, offer redress, or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

WRITTEN RESPONSE TO A CLIENT

We will give the complainant a written response to their complaint and the reasons for reaching a particular decision on the complaint. We will adequately address the issues that are raised in the complaint.

Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

REMEDIES

If we accept the complaint and are of the view that it is appropriate to offer redress to the complainant, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by the complainant, relevant legal principles, EDR scheme rules, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

DATA COLLECTION

We will keep data concerning the complaint in such form and manner as we think fit and will enable analysis according to:

- (a) Type of complaint;
- (b) Subject of complaint;
- (c) Outcome of complaint;
- (d) Timeliness of response.

So that we can identify any systematically recurring problems, we will classify complaints accordingly.

Subject to legal constraints including constraints as to privacy, we will make available data collected in respect of the complaint upon request to our EDR and the Australian Securities and Investments Commission.

REVIEW

We will review our Internal Dispute Resolution Procedures at least every three (3) years to ensure that our complaints systems are operating effectively. *This document was reviewed on 2 April, 2013.*