



Fastnet Mortgage Group Pty Ltd  
ACN 110 706 306  
Australian Credit Licence Number: 453947

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## *DISPUTE RESOLUTION POLICY*

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We, Fastnet Mortgage Group Pty Ltd (FMG), believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

We are the holders of an Australian Credit Licence and FMG operate under that licence.

We are a member of the Mortgage & Finance Association of Australia (MFAA) and as such we are also subject to the requirement to have in place an Internal Dispute Resolution procedure.

### **Receiving complaints**

You can lodge complaints by contacting Peter Achelles, the Complaints Officer by:

- Telephoning     02 9712 0009 or + 61 418 688 229
- E-mailing        peter@fastnetloans.com.au
- Writing to:      Fastnet Mortgage Group (Attention Peter Achelles)  
                         1 Charles Street  
                         Five Dock NSW 2046

or by speaking to 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. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. 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;
2. We expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. 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;
4. We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is CIO (Credit & Investments Ombudsmen) phone 1800 138 422, [www.cio.org.au](http://www.cio.org.au)

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

## AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- **Website:** [www.afca.org.au](http://www.afca.org.au)
- **Email:** [info@afca.org.au](mailto:info@afca.org.au)
- **Telephone:** [1800 931 678](tel:1800931678)(free call)
- **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001