

## **Mortgage Choice Compliance Policy**

Legal and regulatory compliance is a key business issue for Mortgage Choice.

It is our commitment to:

- Promote a culture of compliance throughout the Mortgage Choice organisation and franchise network
- Create an understanding of the relevant laws at all levels
- Minimise the possibility of a contravention of the law and manage any legal risk
- Enhance Mortgage Choice's corporate image and customer service
- Market, promote and sell our services in a way that is competitive, ethical, honest and fair, and in compliance with the law

Compliance with the law is important. Not only does compliance assist us to manage legal risk, it is also makes good business sense. Failure to comply with the law can result in substantial fines, legal proceedings and adverse publicity. Any legal proceedings are expensive, time consuming and, most importantly, damage customer confidence and our reputation in the community.

Mortgage Choice has developed a compliance program. The aim of our compliance program is to promote a culture of compliance through a number of measures including staff training, compliance procedures, support systems and the appointment of a team of people responsible for compliance.

Mortgage Choice expects its employees, franchisees and representatives to actively support its compliance program. It is each employee, franchisee and representative's responsibility to make use of the training systems and support offered by Mortgage Choice. Non-compliance with the law or failure to comply with our compliance program will not be tolerated and could result in disciplinary action.