Mortgage Choice
part of realestate.com.au

Complaints Handling Policy

How we listen and respond to your concerns.

At Mortgage Choice, we are committed to providing exceptional customer service while meeting our regulatory obligations.

If something hasn't gone as expected, we want to know about it. Your complaint gives us an opportunity to enhance how our network of brokers supports their clients.

This guide outlines how you can make a complaint, what you can expect from our internal procedure, and how we ensure all concerns are dealt with genuinely, promptly, and fairly.

What complaints are covered by this guide

A complaint is any expression of dissatisfaction made to or about an organisation, related to its products, services, staff, representatives or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

This includes feedback or expressions of dissatisfaction made on official social media channels, provided you are identifiable and contactable so we can resolve the matter directly with you.

How to lodge a complaint

We offer multiple channels so you can raise your concerns via whichever method is most convenient for you.

Online e-form:	Available directly on our website at www.mortgagechoice.com.au
Phone:	1300 659 497 (option 2) or speak directly with your Mortgage Choice broker
Email:	compliance@mortgagechoice.com.au
Post:	Attention: Complaints Manager Mortgage Choice Compliance Team Level 17/309 Kent St, Sydney NSW 2000

All complaints are managed confidentially, and we only engage brokers or lender partners for the purpose of completing a thorough investigation. If you require additional assistance in lodging a complaint, please reach out through any of the above methods and we can assist.

You have the right to remain anonymous or use a pseudonym when lodging a complaint. Please note that if you choose to remain anonymous, it may limit our ability to fully investigate or resolve specific account or application details, but we will still thoroughly evaluate the general issue raised.

Making a complaint is completely free of charge.

Our resolution process and timeframes

We aim to resolve issues as efficiently as possible. Our transparent process follows clearly defined milestones:

- **Acknowledgement:** We will acknowledge receipt of your complaint within 24 hours (or 1 business day). Whenever possible, if you raise a complaint verbally, we will acknowledge it immediately and try to resolve it during our conversation.
- **Assessment:** Many complaints can be resolved quickly. If we resolve your complaint within 5 business days, we are not required to provide a formal written response unless you specifically request one, or if your complaint relates to financial hardship.
- **Standard escalation:** If your complaint requires a deeper investigation, it will be managed by our specialised Complaints team. We will keep you updated on our progress and provide a comprehensive, final written response within 30 calendar days of lodgement. This response will clearly detail our findings and any remedies offered (such as an apology or appropriate redress).
- **Urgent matters:** Complaints involving a Section 88 default notice, financial hardship notices, or requests to postpone enforcement proceedings are prioritised and determined within 21 calendar days.

If you are dissatisfied with the resolution

If you are dissatisfied with our final response, or if we have been unable to resolve your complaint within the maximum allowable timeframe, you have the right to escalate your matter to an independent, external dispute resolution scheme.

Mortgage Choice and our credit representatives are members of the **Australian Financial Complaints Authority (AFCA)**. AFCA provides free, fair, and independent dispute resolution for consumers.

Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	800 931 678 (free call)
Postal Address:	AAustralian Financial Complaints Authority GPO Box 3, Melbourne, VIC 3001

For specific complaints strictly regarding the handling, use, or disclosure of your personal information, you also have the option to contact the **Office of the Australian Information Commissioner (OAIC)** at www.oaic.gov.au.

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