

**Internal Disputes Resolution Scheme
for McCombe Mortgages and Finance
ABN28710229405 Australian Credit License 386571**

McCombe Mortgages and Finance (the business) is committed to client service and satisfaction.

What if I have a complaint?

The business has developed internal dispute resolution procedures to assist you to resolve a complaint or dispute about our services. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called Financial Ombudsman Service Ltd.

How to make a complaint

In the first instance, please contact Matt McCombe – 0400 952 897 / matt@mccombemortgages.com.au to submit your complaint. We would like to be the first to know if you are not happy with our services. You can contact us verbally or in writing. Matt McCombe may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

McCombe Mortgages and Finance's Response

We will:

- (a) Confirm receipt of your complaint within 1 business days; and
- (b) Endeavour to resolve your complaint within 5 business days. If your complaint is complex, we will endeavour to resolve it within 15 business days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response.

If your complaint is not satisfactorily resolved by the business within a reasonable period of time, you can escalate your complaint to our finance aggregator, Connective on 1300 656 637.

If appropriate, we may also refer the complaint to Connective for independent consideration or input.

What if I am still not satisfied?

If you are still not satisfied with the outcome, you have the option at any time to contact

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Tel: 1300 931 678

Email: info@afca.org.au

Online: <https://www.afca.org.au/>