

## **We value your feedback**

At Mortgage Ezy we are committed to the delivery of excellence by adhering to the highest customer service standards.

Whether you are providing feedback, paying a compliment or making a complaint, your input is the key to improving our products and services.

## **Providing your feedback to us**

Your feedback helps us maintain a high standard of service and ensures that our products and services match your needs. If you would like to provide some feedback or make a suggestion about how we can improve our service, please let us know.

## **Paying a compliment**

If you have received exceptional service from our staff we would like to hear from you. Our staff members appreciate receiving positive feedback from their customers.

## **Making a complaint**

If you have encountered a problem with our service, or if you have any concerns about a procedure or compliance issue, we would like to hear from you. We will investigate the complaint, answer your questions and do everything we can to regain your confidence in us.

Mortgage Ezy has established a process for dealing with customer complaints that satisfies our obligations under the relevant legislation.

You can tell us about your concerns either by telephone, e-mail, fax or letter. We would prefer the complaint to be made in writing, by either letter, facsimile or e-mail, as this helps to reduce the risk of misinterpretation or misunderstanding from our end.

To help us assist you with your concerns, we ask that you:

- gather all the supporting documents relevant to the complaint;
- think about the questions you would like us to answer; and
- tell us what you think would be a reasonable response to your complaint.

Once received, we will designate the relevant Complaint Resolution Officer or Senior Manager, who will:

- gather information to investigate your complaint and identify the possible cause(s);
- consider the most effective course of resolution;
- communicate and discuss our findings with you and agree to a plan of action; and
- if a resolution cannot be reached, refer you to the relevant external dispute resolution scheme.

## Contact us

You may contact us to provide feedback, pay a compliment or make a complaint, in any of the following ways.

1. By sending a letter to  
Mortgage Ezy Pty Ltd Ezy Client Care  
Locked Bag 7640  
GCMC QLD 9726.
2. By sending a fax to 1300 FAX EZY (329 399)
3. By sending an e-mail to [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)
4. By telephoning Ezy Client Care on 1300 TEL EZY (835 399)

We would like to assure you that at Mortgage Ezy all matters are dealt with seriously and in a confidential manner.

## Dispute Resolution

We expect that our front line customer service staff and managers will completely resolve the issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an External Dispute Resolution Scheme. These schemes may be able to assist you to resolve your complaint, but only after you have made use of our internal complaints handling process.

Mortgage Ezy customers are able to refer their concerns to the Credit and Investments Ombudsman (CIO) up until 31 October 2018, or the Australian Financial Complaints Authority from 1 November 2018.

### **The Credit and Investments Ombudsman (CIO) - up until 31 October 2018**

The Credit and Investments Ombudsman (CIO) is an independent service that provides accessible, fair and independent dispute resolution for consumers and credit providers.

Website: [www.cio.org.au](http://www.cio.org.au)

Email: [info@cio.org.au](mailto:info@cio.org.au)

Telephone: 1800 138 422

Fax: (02) 9273 8440

Address: The Credit and Investments Ombudsman, PO Box A252, Sydney South NSW 1235

### **The Australian Financial Complaints Authority (ACFA) - from 1 November 2018**

ACFA 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@acfa.org.au](mailto:info@acfa.org.au)

Telephone: 1800 931 678

Address: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001