

## What to do if you have a dispute or complaint?

We hope you are delighted with our services, but if you have a complaint please let us know so we can work towards resolving it promptly and fairly.

You can make a complaint verbally or in writing by contacting your broker directly or by using any of the following:

- **Email:** [resolutions@lmg.broker](mailto:resolutions@lmg.broker)
- **Phone:** 1800 275 564 (toll free) Monday to Friday 8am to 7pm (AEST)
- **Mail:** Resolutions, Level 28 35 Collins Street Melbourne VIC 3000

When we receive a complaint, we will attempt to resolve it promptly. We will provide a written acknowledgement of receipt of the complaint to the client within 24 hours (1 business day) or as soon as practicable unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to you as soon as possible, but within thirty (30) days of receipt of the complaint. For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty one (21) days.

If we are unable to deal with the complaint as it relates to a third party (for example, a lender), we may ask you to contact the relevant third party.

In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing with the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA)

### External Dispute Resolution Scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using any of the following:

- Online: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Telephone: 1800 931 678 (toll free)
- Mail: GPO Box 3, Melbourne Vic 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You may refer the matter to AFCA at any time, but if our internal process is still in progress, they may request that our internal processes be completed before considering the matter further.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.