

## **OUR INTERNAL DISPUTE RESOLUTION (IDR) SCHEME**

We are committed to providing you with the best possible service. If at any time we have not met our obligations or you have a complaint about the service that we provide, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly. If you have a complaint, the following steps are available to you.

In the first instance, please contact your broker.

We will acknowledge receipt of your complaint within 1 business day. If I am unable to resolve the complaint to your satisfaction within 5 business days, we will escalate the complaint to the Complaints Officer.

You can also contact the Complaints Officer directly as detailed below:

### **COMPLAINTS OFFICER**

Name Rob McFadden

Address PO Box 157 Katoomba NSW 2780

Phone Number 0416 026 137

Email [rob@hypotheque.com.au](mailto:rob@hypotheque.com.au)

There will be situations where the Complaints Officer is also your Broker. This will not have any impact on the capacity to deal with your complaint effectively or appropriately. We may ask for additional information to ensure your complaint is properly investigated.

Within 30 calendar days from the date, you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

## **OUR EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME**

If you do not think we have resolved your complaint to your satisfaction, or you have not heard from us within 30 calendar days, you may refer the matter to the EDR scheme, the Australian Financial Complaints Authority (AFCA)

You may also refer the matter to an EDR scheme at any time, but if our IDR process is in still in progress, they may request that our IDR processes be complete before considering the matter further.

The Australian Securities & Investment Commission (ASIC) EDR process is available to you, at no cost at the contact details below:

Australian Financial Complaints Authority (AFCA)

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

Phone Number 1800 931 678

Address GPO Box 3, Melbourne VIC 3001, Australia

### **My Licensee AFCA details**

Hypothèque Pty Ltd

AFCA Member Number 87442