

INTERNAL/EXTERNAL DISPUTE RESOLUTION



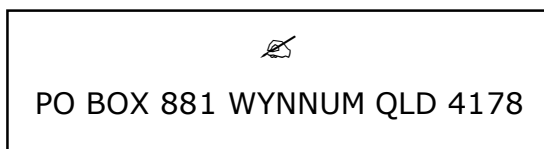
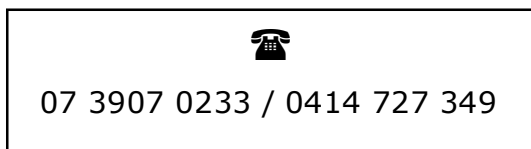
THIS SERVICE IS PROVIDED FREE OF CHARGE TO YOU

We at Home Sweet Loans believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

We are a Licensed Mortgage Broker and as such we are also subject to the requirement to have in place an Internal & External Dispute Resolution procedure.

Receiving Complaints

You can lodge complaints by contacting Tarek Baytieh via the following methods:



You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

- There is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- We expect that both parties will make a genuine attempt to resolve a complaint promptly;
- We expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is COSL (Credit Ombudsmen Services Limited) - Ph: 1800 138 422 - www.cosl.com.au

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.