

## Our Internal Dispute Resolution Process

At BMC Mortgage Corporation Pty Limited (BMC Mortgage) we aim to provide the best service for our customers. In the event that you are unhappy with any part of our service, we have an Internal Dispute Resolution process in place to assist in solving your complaint. In conjunction with this scheme, BMC Mortgage is a member of the [Credit Ombudsman Service Limited](#).

### FIRST CONTACT FOR COMPLAINT

#### Complaints Person

John Carson - Tel: 1800 623 370 or 02 9262 7881 Email: [jcarson@bmcloans.com.au](mailto:jcarson@bmcloans.com.au)  
(Managing Director)

Or

Robert Maloney - Tel: 1800 623 370 or 02 9262 7881 Email: [rmaloney@bmcloans.com.au](mailto:rmaloney@bmcloans.com.au)  
(National Sales & Marketing Manager)

The complaints persons are senior personnel in our organisation and have 70 years of experience between them and have the authority to deal with your complaint and negotiate relevant decisions to produce an outcome.

The complaint may be presented to us by either letter, telephone, email or in person.

### YOU CAN ALSO CONTACT US ON/AT:

Contact by mail: BMC Mortgage Corporation Pty Limited  
Level 7, 222 Clarence Street, Sydney NSW 2000

**Freecall:** 1800 623 370

**Phone:** 02 9262 7881

**Fax:** 02 9262 7884

**Email:** [jcarson@bmcloans.com.au](mailto:jcarson@bmcloans.com.au) or [rmaloney@bmcloans.com.au](mailto:rmaloney@bmcloans.com.au)

If you are not satisfied with the outcome of the Internal Dispute Resolution Process, you have the option of contacting the Credit Ombudsman Service Limited on:

**Freecall:** 1800 138 422

**Phone:** 02 9273 8400

**Website:** [www.cosl.com.au](http://www.cosl.com.au)

**Email:** [info@cosl.com.au](mailto:info@cosl.com.au)

BMC Mortgage ensures that all staff who deal with customers are aware of the staff responsible for Internal Disputes Resolution. Each staff member is aware of what customer details to record if the Complaints Contact Person or Deputy is for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the customer's complaint). BMC Mortgage does not charge any fee in respect to any complaint made by a customer.

A customer's complaint will not be investigated by the Complaints Contact Person or Deputy if either is involved in the subject of the complaint.

We undertake to provide a written response to your complaint promptly (within 45 days) unless the complaint is resolved in the meantime.

If we are unable to respond to your complaint within forty five (45) days, we will inform you of the reasons for the delay.

We will be deemed to have responded to your complaint if we:

- (a) Accept the complaint and, offer redress (if appropriate); or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

BMC Mortgage will give you written reasons for reaching the decision on your complaint and we will address the issues that are raised in your complaint.

If appropriate, our response will refer to applicable Legislation, Codes or Procedures.

When considering the appropriate resolution, BMC Mortgage will take into consideration the extent of loss or damage suffered by you, relevant legal principles, MFAA Code of Practice and the concept of fairness and industry best practice.

BMC Mortgage will store data concerning your complaint in such form and manner as we think fit but will always be conscience of Privacy Laws.

In order to identify any systematically recurring problems, BMC Mortgage will classify complaints according to the particular provisions of the MFAA Code of Practice alleged by you to have been breached.

Subject to legal constraints, including constraints as to privacy, we will make available data collected in respect of your complaint to the Australian Securities and Investments Commission, Credit Ombudsman Services Limited, the MFAA Investigating Officer, or any other Statutory Authority.

BMC Mortgage will regularly review our Internal Dispute Resolution Procedures as required to ensure that our complaints system is operating effectively. This document was reviewed on 15 December 2009.