

PUBLIC COMPLAINTS POLICY

Purpose

At RHG Mortgages, we provide a level of service that customers expect and deserve. We also pride ourselves on exceptional customer service, but sometimes we don't get everything right and we do our best to resolve any complaint in a fair and efficient manner. The purpose of this policy is to provide you with an understanding of how to lodge a complaint with us and what to expect from our complaints process.

Scope

This policy applies to The Servicing Company Pty Ltd (Australian Credit Licence 450382) servicing on behalf of RHG Mortgage Corporation Limited (trading as RHG Mortgages) and the following entities (the "Group", "we" or "our"):

1. Resimac Group Ltd (ACN 095 034 003, Australian Credit Licence 247829);
2. Evergreen Finance Company Pty Ltd (ACN 126 481 865, Australian Credit Licence 392570);
3. FAI First Mortgage Pty Limited (ACN 003 963 817, Australian Credit Licence 391983);
4. Homeloans.com.au Pty Ltd (ACN 118 337 367, Australian Credit Licence 390850);
5. Resimac Asset Finance Pty Limited (ACN 098 034 041, Australian Credit Licence 391809);
6. Resimac Financial Services Pty Ltd (ACN 104 815 554, Australian Credit Licence 384707); and
7. Resimac Limited (ACN 002 997 935, Australian Credit Licence and Australian Financial Services Licence 247283).

Complaints

We adopt the following definition of a complaint:

An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response is explicitly or implicitly expected or legally required.

How to Lodge a Complaint

You can lodge a complaint with us by contacting us on any one of the following means:

Email:	customer@rhgmortgages.com.au
Mailing Address:	PO Box H284, Australia Square, NSW, 1215
Telephone:	1300 658 489

How to Obtain Assistance

If you require assistance lodging a complaint with us or have any questions regarding this policy, you can contact us on 1300 658 489.

Translation services

If you require a translation service, please advise us during your call and we will arrange that for you. We can also provide you with a translation of this policy and any other information you require to assist you.

At no cost to you, we can engage a translation service in the following languages (not exhaustive):

Arabic	Greek	Punjabi
Chinese (simplified)	Hindi	Japanese
Chinese (traditional)	Indonesian	Serbian
French	Italian	Turkish
Filipino	Polish	Korean
German	Portuguese	Vietnamese

Our Complaints Process & Timeframes

We endeavor to respond to complaints as soon as possible and in any event, within the timeframes set out below.

COMPLAINT TYPE / STAGE	TIMEFRAME	RESPONSE
We will acknowledge your complaint	Within 24 hours of receipt of your complaint or as soon as practicable	In writing or verbally
We will respond to your complaint relating to a default notice	Within 21 calendar days from receipt of your complaint	In writing
We will respond to your complaint relating to relating to hardship or requesting postponement of enforcement	Within 21 calendar days from receipt of your complaint	In writing
We will respond to your general complaint	Within 30 calendar days from receipt of your complaint	In writing
We will advise you of any delay and provide reasons for the delay	Within the maximum applicable timeframe for the type of complaint (as noted above)	In writing

Note: we will only provide you with a written response (to a general complaint) if your complaint remains unresolved at the end of the 5th business day, or if you request our written response.

The Australian Financial Complaints Authority

If you are dissatisfied with our response to your complaint, you can raise your concerns with the Australian Financial Complaints Authority (AFCA). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA's contact details are:

Website:	www.afca.org.au
Email:	info@afca.org.au
Mailing Address:	GPO Box 3, Melbourne VIC 3000
Telephone:	1800 931 678
Fax:	03 9613 6399

Document Control

Owner:	Head of Compliance & Enterprise Risk
Author:	Senior Compliance Officer
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