

DISPUTE RESOLUTION POLICY

If you wish to lodge a complaint regarding any contact with Navigator Home Loans please contact the person below:

Navigator Home Loans
Michael Platt
T: 02 4648 0862
F: 02 8569 1361
E: michael@navigatorhomeloans.com.au

Handling Complaints

We ensure that all staff that deal with, or are likely to deal with you, are aware of the name, title and telephone number of the complaints contact person and the deputy complaints contact person. All staff have been given written instructions:

- About how to transfer a client who has a complaint to the complaints contact person or deputy complaints contact person; and
- What client details to record if the complaints contact person or deputy complaints contact person is for any reason unavailable (this information is to include as a minimum the client's name, telephone number and description of the product or transaction to which the client's complaint relates. your complaint need not be in writing and may be presented to any of the persons above by any reasonable means for example letter, telephone, in person or email).

Navigator Home Loans will not charge any fee in respect of your complaint pursuant to these rules. Investigating your complaint any person who is involved in the subject matter of the complaint will not investigate your complaint. The complaints contact person has the authority to access any and all documents and records of information (including computer systems) as may be necessary to properly investigate your complaint.

Timeliness

We will provide a written acknowledgement of receipt of your complaint promptly, unless your complaint is otherwise resolved in the meantime. Navigator Home Loans will provide a substantive response to your complaint as soon as possible, but within forty five (45) days after receipt of it.

If we cannot respond to your complaint within forty five (45) days, we will inform you of the reasons for the delay and of your rights to refer the complaint to an independent body.

We will have substantially responded to your complaint if we:

- accept the complaint and, if appropriate, offer redress; or
- offer redress without accepting the complaint; or
- reject the complaint.

Written response to consumer

We will give a written response to your complaint, which will include reasons for reaching a particular decision on the complaint that adequately address the issues that were raised in your complaint. Where practicable, our response will refer to applicable provisions in legislation, codes, standards or procedures.

Remedies

Where we accept your complaint and we are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider a financial remedy is appropriate then we will give you compensation for any direct loss that you have suffered. When we are determining the appropriate remedy to be given to you and the extent of loss or damage suffered by you, we consider relevant legal principles, the MFAA code of practice and other relevant codes of conduct, concepts of fairness and relevant industry best practice.

Publicity complaint resolution procedures

We will include in the initial correspondence to a client, the identity of our complaints contact person and provide their direct telephone contact number as well as copies of the entire complaint resolution procedure.

Data collection

We will keep such data concerning the client's complaint in such form and manner as we think fit, the type of data that we may keep will include:

- Type of complaint;
- Subject of complaint;
- Outcome of complaint;
- Timeliness of response;

In order that we can identify any systematically recurring problems, we will so far as practicable and relevant, classify complaints according to the particular provision of the MFAA code of practice alleged by the consumer to have been breached. Subject to legal constraints including constraints as to defamation and privacy, we will make available data collected in respect of consumer complaints to the Australian Securities and Investments Commission. In addition, Navigator Home Loans, as full member of the MFAA may need to make available data collected to the national council of MFAA.

Review

We review our internal complaints resolution procedures every three (3) years to ensure that our complaints system is operating effectively.

Additional contact points

In addition to Navigator Home Loans internal complaint resolution process the client may contact either of the following external parties for assistance with the complaint.

Mortgage and Finance Association of Australia
PO Box 604, Neutral Bay NSW 2089
T – 1300 554 817
F – 02 9967 2896
E: national@mfaa.com.au

Credit Ombudsman Service Limited
Level 6, 50 Park St, Sydney NSW 2000
T - 1300 780 808
F - 02 9267 3125
E: info@creditombudsman.com.au