

INTERNAL DISPUTE RESOLUTION PROCEDURES



At Mortgage Solutions Australia, we aim to provide the very best service for our customers. In the event that you are unhappy regarding any part of our service, we have an internal resolution process in place to assist in satisfying any complaint.

We are authorised to engage in credit activities on behalf of Westvalley Corporation (ACL 365592) who may assist us in the investigation and resolution of your complaint.

Should you have a complaint about our services, please contact:

Mortgage Solutions Australia Compliance Manager:

NAME: Stacey Martin
POSITION: Compliance Manager
ADDRESS: 254 Scarborough Beach Road, Doubleview, 6018.
PO Box 1184, Osborne Park, 6916.
FREE CALL: 1300 857 762
PHONE: 08 9204 7999
FAX: 08 9204 7998
EMAIL: admin@mortgagesolutionsaustralia.com.au

The Compliance Manager is a senior person in our organisation and has the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, email or in person. To assist you with your complaint please find the Feedback Form (Attachment A) at the end of this document which can be sent (email, post, fax or dropped in to our office) to the Compliance Manager.

Should you not be satisfied with the outcome of our investigation of your complaint you have the option of contacting the Credit Ombudsman Service Limited (of which Mortgage Solutions Australia are members) on:

Free call: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9273 8440
Email: info@creditombudsman.com.au
Web: <http://www.cosl.com.au/>

AWARENESS

All staff and consultants who deal with (or are likely to deal with) customers, are aware of the names, titles and telephone numbers of our and Mortgage Solutions Australia Compliance Manager.

Each staff member and consultant is also instructed in how to transfer a customer who has a

complaint to our Compliance Manager; and what customer details to record if the Compliance Manager is for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the customer's complaint relates). Mortgage Solutions Australia does not charge any fee in respect to any complaint.

INVESTIGATING A CUSTOMER'S COMPLAINT

A customer's complaint will not be investigated by our Compliance Manager, or Directors of Mortgage Solutions Australia, or CEO of ARESL if they are in any way involved in the subject matter of the complaint. The Chairman of Westvalley Corporation will investigate these complaints.

TIMELINESS

We will provide a written acknowledgement of receipt of your complaint within 2 business days, unless the complaint is otherwise resolved in the meantime.

We will ensure that a substantive response is given to your complaint as soon as possible, but within forty five (45) days of receipt of your complaint.

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 right to refer the complaint to the Credit Ombudsman Service.

We will have substantially responded to your complaint if we:

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

WRITTEN RESPONSE TO A CUSTOMER

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint and will adequately address the issues that are raised in your complaint.

Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

REMEDIES

If we accept your complaint and 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 that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

DATA COLLECTION

We will keep data concerning your complaint in such form and manner as we think fit and will

enable analysis according to:

- (a) Type of complaint;
- (b) Subject of complaint;
- (c) Outcome of complaint;
- (d) Timeliness of response.

So that we can identify any systematically recurring problems, we will as far as is practicable and relevant, classify complaints according to the particular provision 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.

REVIEW

We will review our Internal Dispute Resolution Procedures at least every six (6) months to ensure that our complaints systems are operating effectively. *This document was reviewed on 13 February 2012.*

OUR COMMITMENT

Mortgage Solutions Australia will always:

Ensure that complaints lodged against MSA are resolved in a prompt, efficient, equitable and fair manner.

Actively solicit feedback from customers.

Promote the highest standards of professionalism with its clients and credit providers.

Attachment A

Feedback Form



Please complete all details:

Date:

Your Name:

Your Daytime Phone Number/s:

Your Email Address:

Your Postal Address:

Please indicate if you are making a:

Suggestion

Compliment

Complaint

Is your feedback in relation to a:

Mortgage Solutions Australia Staff Member

Mortgage Solutions Australia Loan Consultant

Mortgage Solutions Australia Policy or Procedure

If your feedback involves a Staff Member or Loan Consultant, please provide their name:

What are the outcomes you seek?

Have you raised this issue with a Staff Member previously?

No

Yes – if so, please provide details:

Thank you for taking the time to provide your feedback. We undertake to contact you (on the basis that you have provided your contact details) within 24 hours of receiving your completed form.

LODGING YOUR COMPLAINT

By telephoning 1300 857 762 or 08 9204 7999

By faxing your feedback form to 08 9204 7998

By emailing admin@mortgagesolutionsaustralia.com.au

By mail to: Mortgage Solutions Australia

..... Reply Paid 1184

..... OSBORNE PARK DC WA 6916