



## **National Mortgage Brokers Complaint Handling Policy**

Fair and easy to access complaint handling is an important part of the service we provide to our customers. It also provides us with valuable feedback about the quality of services we provide.

### **What are complaints?**

A situation where you are unsatisfied with us, our products and/or our service, have let us know about this dissatisfaction and a response is expected (either explicitly or implicitly).

### **Contact us**

If you have a complaint, please get in touch with us by phone or email. Our contact details are:

Phone: 1300 668 662 Monday to Friday 8.30am – 5:30pm (AEST);  
Email: [compliance@nmb.com.au](mailto:compliance@nmb.com.au)

### **Complaints handling and dispute resolution process**

When you first contact us, we will take the time to understand the issue and work towards finding a resolution through our Compliance Team. In most cases, we can resolve these issues on the spot, however, if this isn't possible we'll let you know when you can expect us to get back to you. If, after working with our Compliance Team, you aren't satisfied with the outcome you can request that your complaint is escalated to our General Manager Operations.

After review of all information relating to your compliance and in assessing it in line with any applicable laws, industry standards and details specific to your circumstances, we will contact you advising you of the outcome of your complaint and will send you an IDR response which confirms this.

We will respond in writing, clearly setting out the final outcome of your complaint. It will either outline our actions to resolve it, or our reasons for rejection or partial rejection of your complaint. We will not provide you with a written response if we resolve your complaint within five business days of receipt unless it is requested by you, or is required.

### **Response times**

#### *Acknowledgement*

We will acknowledge receipt of your complaint within 1 business day. We may acknowledge receipt either verbally or in writing.

#### *General complaint IDR response*

A final outcome will be provided within 30 calendar days of receipt of your complaint.

#### *Hardship, Postponement to Enforcement Proceedings or Default complaint IDR response*

We will respond within 21 calendar days from receipt of your complaint.

There may be occasions where we require more time, if this is the case we will notify you.

### **Further help?**

If you're still not satisfied with the outcome, you can refer your matter to the Australian Financial Complaints Authority (AFCA) which provides a free, independent dispute resolution service:

Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001